



# Bank Holding Company Performance Report March 31, 2022—FR BHCPR

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**BHC Name** [HSBC NORTH AMERICA HOLDINGS INC.](#)

**City/State** [NEW YORK, NY](#)

## Bank Holding Company Information

Federal Reserve District: [7](#)

Consolidated Assets (\$000): [231,038,682](#)

Peer Group Number: [1](#) Number in Peer Group: [134](#)

Number of Bank Subsidiaries: [2](#)

### Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

### Mailing Address:

[HSBC NORTH AMERICA HOLDINGS INC.](#)  
[452 FIFTH AVENUE](#)  
[NEW YORK, NY 10018](#)

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BHC Name

City/State

## Summary Ratios

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000)	234,430,548	245,884,720	245,760,397	269,688,773	269,671,140
Net income (\$000)	187,426	317,267	651,596	-1,115,134	25,299
Number of BHCs in peer group	134	133	130	128	125

	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent)	0.79	2.55	3	0.85	2.67	3	0.85	2.60	3	0.81	2.77	5	0.79	3.01	4
+ Non-interest income	1.19	0.97	69	0.98	1.13	50	0.87	1.04	47	0.95	1.21	42	1.01	1.32	46
- Overhead expense	1.57	2.18	11	1.54	2.28	9	1.62	2.17	15	1.88	2.57	19	1.72	2.69	8
- Provision for credit losses	0.02	0.04	50	-0.37	-0.12	18	-0.23	-0.09	16	0.27	0.51	23	0.07	0.15	30
+ Securities gains (losses)	0.03	0	94	0.05	0.01	90	0.03	0.01	90	0.05	0.02	77	0.03	0.01	89
+ Other tax equivalent adjustments	0	0	44	0	0	48	0	0	75	0	0	18	0	0	72
= Pretax net operating income (tax equivalent)	0.42	1.35	5	0.71	1.78	3	0.35	1.66	1	-0.34	1.04	7	0.05	1.56	2
Net operating income	0.32	1.03	5	0.52	1.36	6	0.27	1.26	0	-0.41	0.81	6	0.01	1.19	3
Net income	0.32	1.02	5	0.52	1.35	6	0.27	1.26	0	-0.41	0.82	6	0.01	1.19	3
Net income (Subchapter S adjusted)		1.74			1.78			1.97			1.18			1.17	
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent)	1.22	2.96	5	1.32	3.18	4	1.27	3.06	5	1.66	3.55	5	3.02	4.41	4
Interest expense	0.37	0.20	85	0.43	0.29	78	0.38	0.25	81	0.80	0.52	80	2.19	1.08	92
Net interest income (tax equivalent)	0.85	2.75	3	0.90	2.88	3	0.89	2.80	3	0.86	3.01	3	0.84	3.33	4
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases	0.08	0.09	60	0.11	0.16	50	0.22	0.11	81	0.27	0.27	64	0.14	0.21	47
Earnings coverage of net loan and lease losses (X)	24.06	38.54	58	16.84	25.70	57	3.33	39.72	12	-1.03	22.91	6	3.45	24.40	15
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.85	1.20	18	1.42	1.49	50	0.84	1.23	19	1.66	1.58	65	0.96	0.83	67
Allowance for loan and lease losses / Total loans and leases	0.83	1.17	19	1.42	1.47	52	0.78	1.20	19	1.65	1.55	65	0.96	0.81	66
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.98	0.47	90	2.94	0.70	97	2.38	0.49	98	2.79	0.71	96	1.02	0.57	88
30-89 days past due loans and leases / Total loans and leases	0.31	0.32	61	0.59	0.33	80	0.64	0.32	85	0.91	0.39	88	0.56	0.43	75
<b>Liquidity and Funding</b>															
Net noncore funding dependence	-7.65	-1.97	28	3.14	-0.51	64	-9.21	-2.33	30	8.79	3.20	72	40.46	14.45	92
Net short-term noncore funding dependence	-30.52	-6.65	7	-22.84	-6.88	11	-31.88	-7.71	6	-15.40	-4.76	16	15.26	3.38	85
Net loans and leases / Total assets	24.10	59.31	5	23.94	60.99	4	23.78	58.67	4	24.97	61.58	6	26.43	63.77	8
<b>Capitalization</b>															
Tier 1 leverage ratio	7.48	9.06	12	8	9.15	17	6.97	8.98	6	7.94	9.13	14	7.79	9.76	7
Holding company equity capital / Total assets	7.61	10.29	12	8.45	10.72	17	7.77	10.71	11	8.83	11.16	17	8.57	12.43	7
Total equity capital (including minority interest) / Total assets	7.61	10.40	11	8.45	10.85	15	7.77	10.82	9	8.83	11.29	15	8.58	12.57	6
Common equity tier 1 capital / Total risk-weighted assets	14.16	12.21	81	15.34	12.57	86	14.13	12.42	76	14.84	12.38	84	12.70	12.17	70
Net loans and leases / Equity capital (X)	3.17	5.82	5	2.84	5.73	3	3.06	5.53	6	2.83	5.58	6	3.08	5.21	11
Cash dividends / Net income	0	33.45	4	1.65	23.13	14	20.30	28.27	33		42.30		559.43	33.12	99
Cash dividends / Net income (Subchapter S adjusted)		28.47			14.81			3.14			-0.65			-12.02	
<b>Growth Rates</b>															
Assets	-6.92	9.35	2	-16.58	16.49	0	-0.68	10.50	8	-3.03	16.68	1	-10.34	9.26	1
Equity capital	-16.14	4.03	2	-2.66	9.13	2	-12.64	7.46	0	-0.13	6.99	15	-7.19	10.49	1
Net loans and leases	-6.32	6.29	14	-23.82	7.22	0	-5.41	3.36	17	-8.37	9.07	5	-1.23	9.10	10
Noncore funding	-11.04	-10.65	52	-40.79	-25.09	32	-6.55	-14.79	67	-25.25	-12.18	35	-18.36	6.59	17
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital	0	0.49	40	0	0.52	41	0	0.57	38	0	0.77	38	0	1.02	36
Long-term debt / Equity capital	5.69	11.08	41	9.54	11.33	55	5.37	10.95	38	13.36	13.56	65	13.35	13.04	67
Equity investment in subsidiaries / Equity capital	104.78	103.47	61	96.73	102.85	17	104.10	103.22	61	96.58	102.81	16	98.50	103.22	20
Cash from ops + noncash items + op expense / Op expense + dividends	-1,386.57	125.04	0	-297.60	98.58	2	-328.38	154.48	0	22.69	147.24	3	-93.52	190.27	2

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	371,474	444,137	1,683,807	2,166,376	2,782,398	-16.36	-42.88
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	371,474	444,137	1,683,807	2,166,376	2,782,398	-16.36	-42.88
Tax-exempt income on loans and leases.....	0	0	0	0	0		
Estimated tax benefit on income on loans and leases.....	0	0	0	0	0		
Income on loans and leases (tax equivalent).....	371,474	444,137	1,683,807	2,166,376	2,782,398	-16.36	-42.88
Investment interest income (tax equivalent).....	141,469	177,477	642,487	896,879	1,192,247	-20.29	-41.48
Interest on balances due from depository institutions.....	24,604	7,509	68,870	75,793	354,168	227.66	-67.82
Interest income on other earning assets.....	130,235	142,254	565,422	1,108,626	3,414,196	-8.45	-63.04
Total interest income (tax equivalent).....	667,782	771,377	2,960,586	4,247,674	7,743,009	-13.43	-49.45
Interest on time deposits of \$250K or more.....	3,547	5,463	16,417	172,772	397,612	-35.07	-90.96
Interest on time deposits < \$250K.....	6,130	10,499	31,702	97,955	280,311	-41.61	-81.25
Interest on foreign office deposits.....	525	449	1,891	8,387	40,088	16.93	-97.02
Interest on other deposits.....	40,466	50,764	180,360	406,332	664,226	-20.29	-22.12
Interest on other borrowings and trading liabilities.....	119,350	135,177	500,559	1,047,565	3,746,237	-11.71	-70.84
Interest on subordinated debt and mandatory convertible securities.....	33,656	45,563	150,340	322,676	471,441	-26.13	-77.48
Total interest expense.....	203,674	247,915	881,269	2,055,687	5,599,915	-17.85	-70.80
Net interest income (tax equivalent).....	464,108	523,462	2,079,317	2,191,987	2,143,094	-11.34	-25.56
Non-interest income.....	698,215	604,265	2,137,981	2,555,163	2,735,996	15.55	-55.13
Adjusted operating income (tax equivalent).....	1,162,323	1,127,727	4,217,298	4,747,150	4,879,090	3.07	-46.67
Overhead expense.....	917,750	944,315	3,980,873	5,078,877	4,634,863	-2.81	-18.88
Provision for credit losses.....	11,448	-226,135	-569,211	729,356	193,964		
Securities gains (losses).....	16,854	29,498	69,671	136,195	88,228	-42.86	244.80
Other tax equivalent adjustments.....	0	0	1	-1	1		-100.00
Pretax net operating income (tax equivalent).....	243,905	436,690	871,465	-922,038	143,640	-44.15	-78.41
Applicable income taxes.....	56,479	119,422	219,862	192,670	118,294	-52.71	-85.91
Tax equivalent adjustments.....	0	1	0	0	0	-100.00	-100.00
Applicable income taxes (tax equivalent).....	56,479	119,423	219,862	192,670	118,294	-52.71	-85.91
Minority interest.....	0	0	7	426	47		-100.00
Net income before discontinued operations, net of minority interest.....	187,426	317,267	651,596	-1,115,134	25,299	-40.92	-74.27
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		-100.00
Net income attributable to holding company.....	187,426	317,267	651,596	-1,115,134	25,299	-40.92	-74.39
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	187,426	317,267	651,603	-1,114,708	25,346	-40.92	-74.41
Investment securities income (tax equivalent).....	141,469	177,477	642,487	896,879	1,192,247	-20.29	-41.48
US Treasury and agency securities (excluding mortgage-backed securities).....	22,966	45,829	155,267	226,395	405,343	-49.89	-77.68
Mortgage-backed securities.....	113,668	124,175	472,327	602,794	697,927	-8.46	-14.81
All other securities.....	4,835	7,473	14,893	67,690	88,977	-35.30	-10.60
Cash dividends declared.....	0	5,238	132,295	136,793	141,531	-100.00	-100.00
Common.....	0	0	0	0	0		
Preferred.....	0	5,238	132,295	136,793	141,531	-100.00	-100.00

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

## Relative Income Statement and Margin Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	1.14	2.75	5	1.25	2.96	4	1.20	2.85	5	1.58	3.27	5	2.87	4	5
Less: Interest expense .....	0.35	0.19	85	0.40	0.27	79	0.36	0.23	81	0.76	0.48	81	2.08	0.98	92
Equals: Net interest income (tax equivalent) .....	0.79	2.55	3	0.85	2.67	3	0.85	2.60	3	0.81	2.77	5	0.79	3.01	4
Plus: Non-interest income .....	1.19	0.97	69	0.98	1.13	50	0.87	1.04	47	0.95	1.21	42	1.01	1.32	46
Equals: adjusted operating income (tax equivalent) .....	1.98	3.56	2	1.83	3.87	0	1.72	3.70	0	1.76	4.04	0	1.81	4.41	0
Less: Overhead expense .....	1.57	2.18	11	1.54	2.28	9	1.62	2.17	15	1.88	2.57	19	1.72	2.69	8
Less: Provision for credit losses .....	0.02	0.04	50	-0.37	-0.12	18	-0.23	-0.09	16	0.27	0.51	23	0.07	0.15	30
Plus: Realized gains (losses) on held-to-maturities securities .....	0	0	49	0	0	50	0	0	49	0	0	94	0	0	49
Plus: Realized gains (losses) on available-for-sale securities .....	0.03	0	94	0.05	0.01	90	0.03	0.01	90	0.05	0.02	77	0.03	0.01	89
Plus: other tax equivalent adjustments .....	0	0	44	0	0	48	0	0	75	0	0	18	0	0	72
Equals: Pretax net operating income (tax equivalent) .....	0.42	1.35	5	0.71	1.78	3	0.35	1.66	1	-0.34	1.04	7	0.05	1.56	2
Less: Applicable income taxes (tax equivalent) .....	0.10	0.31	5	0.19	0.40	10	0.09	0.38	4	0.07	0.23	12	0.04	0.36	1
Less: Minority interest .....	0	0	42	0	0	42	0	0	77	0	0	82	0	0	70
Equals: Net operating income .....	0.32	1.03	5	0.52	1.36	6	0.27	1.26	0	-0.41	0.81	6	0.01	1.19	3
Plus: Net extraordinary items .....	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Equals: Net income .....	0.32	1.02	5	0.52	1.35	6	0.27	1.26	0	-0.41	0.82	6	0.01	1.19	3
Memo: Net income (last four quarters) .....	0.21	1.17	1	0.14	1.07	2	0.27	1.26	0	-0.41	0.82	6	0.01	1.19	3
Net income—BHC and noncontrolling (minority) interest .....	0.32	1.04	5	0.52	1.37	5	0.27	1.27	0	-0.41	0.83	6	0.01	1.20	3
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	93.53	93.16	58	94.71	93.08	68	94.64	93.08	70	94.87	92.32	82	94.96	91.05	87
Average interest-bearing funds / Average assets .....	67.71	60.43	80	70.17	62.97	81	68.68	61.99	77	73.02	64.06	80	77.55	65.57	84
Interest income (tax equivalent) / Average earning assets .....	1.22	2.96	5	1.32	3.18	4	1.27	3.06	5	1.66	3.55	5	3.02	4.41	4
Interest expense / Average earning assets .....	0.37	0.20	85	0.43	0.29	78	0.38	0.25	81	0.80	0.52	80	2.19	1.08	92
Net interest income (tax equivalent) / Average earning assets .....	0.85	2.75	3	0.90	2.88	3	0.89	2.80	3	0.86	3.01	3	0.84	3.33	4
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	2.61	3.88	5	2.93	4.05	6	2.86	4.01	6	3.12	4.27	6	4.04	5.09	7
Interest-bearing bank balances .....	0.21	0.18	78	0.09	0.10	25	0.15	0.14	74	0.49	0.27	89	2.91	2.04	88
Federal funds sold and reverse repos .....	0.20	0.28	49	0.14	0.26	60	0.11	0.25	45	0.79	0.68	62	3.38	2.44	83
Trading assets .....	1.41	0.43	81	1.16	0.39	80	1.30	0.45	78	1.27	0.60	73	1.70	0.99	66
Total earning assets .....	1.22	2.93	5	1.32	3.15	4	1.27	3.04	5	1.66	3.51	5	3.02	4.36	5
Investment securities (tax equivalent) .....	1.39	1.78	15	1.53	1.84	29	1.50	1.77	32	1.75	2.25	17	2.38	2.76	17
US Treasury and agency securities (excluding mortgage-backed securities) .....	0.80	1.09	26	1.21	1.30	46	1.13	1.14	50	1.21	1.75	25	2.10	2.32	41
Mortgage-backed securities .....	1.75	1.67	58	2.07	1.60	82	1.88	1.57	82	2.19	2.05	59	2.51	2.61	37
All other securities .....	0.74	2.75	2	0.95	2.93	4	0.56	2.81	0	1.42	3.24	4	2.71	4.06	11
Interest-bearing deposits .....	0.22	0.16	70	0.25	0.26	56	0.23	0.21	60	0.64	0.53	64	1.60	1.10	82
Time deposits of \$250K or more .....	0.36	0.48	37	0.36	0.82	9	0.31	0.66	13	1.44	1.42	48	2.61	1.96	93
Time deposits < \$250K .....	0.84	0.44	88	0.91	0.78	64	0.81	0.62	72	1.53	1.36	61	3.02	1.82	98
Other domestic deposits .....	0.20	0.13	75	0.23	0.17	73	0.20	0.15	72	0.51	0.36	80	1.14	0.93	72
Foreign deposits .....	0.04	0.14	37	0.03	0.13	40	0.03	0.14	33	0.15	0.42	25	0.80	1.19	40
Federal funds purchased and repos .....	0.12	0.16	42	0.04	0.18	19	0.03	0.17	20	0.68	0.62	69	3.14	1.86	86
Other borrowed funds and trading liabilities .....	1.31	1.14	57	1.46	1.38	56	1.41	1.27	57	1.75	1.50	62	3.13	2.38	86
All interest-bearing funds .....	0.51	0.31	86	0.57	0.42	74	0.52	0.37	77	1.04	0.74	81	2.68	1.49	91

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

### Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>Non-interest Income and Expenses</b>					
Total non-interest income	698,215	604,265	2,137,981	2,555,163	2,735,996
Fiduciary activities income	20,220	19,035	78,116	80,241	78,248
Service charges on deposit accounts - domestic	39,627	36,805	154,831	131,378	133,254
Trading revenue	81,751	45,600	-54,811	509,574	687,603
Investment banking fees and commissions	174,033	202,763	814,315	718,967	656,473
Insurance activities revenue	1,334	1,487	6,112	6,316	11,913
Venture capital revenue	0	0	0	0	0
Net servicing fees	10,527	3,889	14,027	7,295	6,620
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	72,221	26,498	42,653	-960	99,475
Other non-interest income	298,502	268,188	1,082,738	1,102,352	1,062,410
Total overhead expenses	917,750	944,315	3,980,873	5,078,877	4,634,863
Personnel expense	437,105	454,592	1,747,362	1,939,307	2,102,708
Net occupancy expense	45,843	69,502	423,020	442,978	379,401
Goodwill impairment losses	0	0	0	784,000	375,520
Amortization expenses and impairment loss (other intangible assets)	0	0	0	0	0
Other operating expenses	434,802	420,221	1,810,491	1,912,592	1,777,234
Fee income on mutual funds and annuities	5,559	5,549	16,832	41,275	24,067
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities	37,255,737	44,483,275	36,765,744	40,277,776	21,155,844
Number of equivalent employees	6,505	8,016	7,337	8,211	9,590
Average personnel expense per employee	67.20	56.71	238.16	236.18	219.26
Average assets per employee	36,038.52	30,674.24	33,496.03	32,844.81	28,120.04

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Mutual fund fee income / Non-interest income	0.80	2.26	36	0.92	2.10	37	0.79	2.17	36	1.62	2.02	49	0.88	2.72	34
Overhead expenses / Net Interest Income + non-interest income	78.96	61.09	90	83.74	59.31	97	94.39	59.28	99	106.99	62.28	95	94.99	61.29	96
<b>Percent of Average Assets</b>															
Total overhead expense	1.57	2.18	11	1.54	2.28	9	1.62	2.17	15	1.88	2.57	19	1.72	2.69	8
Personnel expense	0.75	1.21	8	0.74	1.28	6	0.71	1.21	6	0.72	1.30	6	0.78	1.41	8
Net occupancy expense	0.08	0.23	6	0.11	0.24	8	0.17	0.23	22	0.16	0.26	14	0.14	0.28	11
Other operating expenses	0.74	0.71	68	0.68	0.73	56	0.74	0.72	64	1	0.94	71	0.80	0.97	44
Overhead less non-interest income	0.37	1.18	8	0.55	1.10	11	0.75	1.10	19	0.94	1.25	24	0.70	1.32	15
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>															
Total overhead expense	78.96	60.59	91	83.74	58.69	98	94.39	58.83	99	106.99	61.82	95	94.99	60.64	96
Personnel expense	37.61	33.94	67	40.31	33.28	87	41.43	32.93	91	40.85	32.36	89	43.10	32.39	93
Net occupancy expense	3.94	6.43	16	6.16	6.42	46	10.03	6.23	93	9.33	6.58	89	7.78	6.52	73
Other operating expenses	37.41	19.35	96	37.26	18.45	96	42.93	19.18	98	56.80	22.28	93	44.12	21.20	95
Total non-interest income	60.07	26.24	92	53.58	28.42	88	50.70	27.67	88	53.83	28.83	89	56.08	29.23	88
Fiduciary activities income	1.74	2.31	52	1.69	2.15	49	1.85	2.20	51	1.69	2.09	51	1.60	1.97	52
Service charges on domestic deposit accounts	3.41	3.51	46	3.26	3.21	48	3.67	3.27	54	2.77	3.27	39	2.73	3.88	36
Trading revenue	7.03	0.53	94	4.04	0.97	87	-1.30	0.62	1	10.73	1.28	93	14.09	1.18	94
Investment banking fees and commissions	14.97	2.33	95	17.98	2.51	95	19.31	2.58	96	15.15	2.46	93	13.45	3.54	88
Insurance activities revenue	0.11	0.38	60	0.13	0.38	61	0.14	0.36	62	0.13	0.41	61	0.24	0.47	67
Venture capital revenue	0	0.02	43	0	0.02	45	0	0.04	44	0	0.01	44	0	0.02	42
Net servicing fees	0.91	1.49	68	0.34	0.99	53	0.33	0.60	59	0.15	0.01	71	0.14	0.28	53
Net securitization income	0	0	48	0	0.01	45	0	0.01	44	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	6.21	1.74	94	2.35	3.74	46	1.01	3.30	33	-0.02	3.92	10	2.04	1.86	60
Other non-interest income	25.68	8.92	93	23.78	8.65	93	25.67	9.27	94	23.22	9.65	93	21.77	10.04	88
Overhead less non-interest income	18.89	33.42	13	30.15	29.66	46	43.70	30.52	88	53.16	31.93	88	38.92	31.06	73
Applicable income taxes / Pretax net operating income (tax equivalent)	23.16	20.83	71	27.35	21.04	93	25.23	21.18	85		18.63		82.35	20.56	98
Applicable income tax + TE / Pretax net operating income + TE	23.16	22.92	53	27.35	22.74	89	25.23	22.67	81		21.18		82.35	23.23	98

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

**Assets**

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Real estate loans	23,506,769	29,286,326	26,484,820	29,729,459	30,185,529	-19.73	-25.22
Commercial and industrial loans	22,749,277	22,367,404	21,239,940	23,020,349	25,771,172	1.71	-20.18
Loans to individuals	391,203	1,238,628	640,306	1,371,892	1,666,025	-68.42	-64.25
Loans to depository institutions and acceptances of other banks	108,609	154,687	330,788	261,789	427,940	-29.79	-93.28
Agricultural loans	54,188	45,250	47,420	48,242	67,988	19.75	-75.25
Other loans and leases	9,334,913	7,193,915	8,762,292	6,904,968	8,347,358	29.76	8.11
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	56,144,959	60,286,210	57,505,566	61,336,699	66,466,012	-6.87	-21.47
Less: Allowance for loan and lease losses	467,479	853,441	446,772	1,014,651	636,931	-45.22	-49.23
Net loans and leases	55,677,480	59,432,769	57,058,794	60,322,048	65,829,081	-6.32	-21.11
Debt securities that reprice or mature in over 1 year	36,695,615	39,097,069	39,052,592	44,665,237	46,194,011	-6.14	-27.46
Mutual funds and equity securities	296,092	305,641	332,074	315,966	301,270	-3.12	92.89
Subtotal	92,669,187	98,835,479	96,443,460	105,303,251	112,324,362	-6.24	-23.62
Interest-bearing bank balances	45,742,839	53,611,043	47,404,266	14,386,715	2,041,994	-14.68	155.36
Federal funds sold and reverse repos	44,079,775	34,951,731	46,755,191	64,205,505	73,940,601	26.12	-57.20
Debt securities that reprice or mature within 1 year	1,832,392	3,400,772	1,474,891	4,989,179	2,761,657	-46.12	275.21
Trading assets	26,969,768	41,539,383	32,150,297	36,436,503	41,126,288	-35.07	-19.81
Total earning assets	211,293,961	232,338,408	224,228,105	225,321,153	232,194,902	-9.06	-23.54
Non-interest-bearing cash and due from depository institutions	3,943,889	4,233,449	3,650,090	3,802,461	3,104,663	-6.84	123.13
Premises, fixed assets, and leases	312,821	812,080	315,048	893,044	1,110,647	-61.48	-7.04
Other real estate owned	2,976	2,459	1,994	2,728	9,967	21.02	-94.03
Investment in unconsolidated subsidiaries	15,322	19,704	16,636	20,392	23,560	-22.24	-81.35
Intangible and other assets	15,470,917	10,810,259	11,689,258	11,497,984	12,652,282	43.11	-6.25
Total assets	231,038,682	248,214,775	239,899,788	241,536,144	249,096,021	-6.92	-21.70
Quarterly average assets	234,430,548	245,884,720	245,660,688	246,532,749	246,372,107	-4.66	-19.66
Average loans and leases (YTD)	56,947,690	60,678,254	58,887,844	69,383,269	68,850,762	-6.15	-26.08
<b>Memoranda</b>							
Loans held-for-sale	948,430	351,396	4,217,466	336,764	208,903	169.90	-62.38
Loans not held-for-sale	55,196,529	59,934,814	53,288,100	60,999,935	66,257,109	-7.91	-19.98
Real estate loans secured by 1-4 family	16,498,604	19,227,232	19,156,982	19,320,757	18,745,094	-14.19	-19.91
Commercial real estate loans	7,008,164	10,059,094	7,327,838	10,408,702	11,440,435	-30.33	-35.32
Construction and land development	1,584,586	1,952,292	1,574,875	1,869,232	1,824,302	-18.83	-14.99
Multifamily	1,829,787	3,015,127	1,693,594	3,268,270	3,372,072	-39.31	-1.42
Nonfarm nonresidential	3,593,791	5,091,675	4,059,369	5,271,200	6,244,061	-29.42	-49.49
Real estate loans secured by farmland	0	0	0	0	0		
Total investment securities	38,824,099	42,803,482	40,859,557	49,970,382	49,256,938	-9.30	-24.21
U.S. Treasury securities	9,192,070	13,689,884	9,586,468	16,647,519	16,078,218	-32.86	-58.36
US agency securities (excluding mortgage-backed securities)	2,093,411	1,618,662	2,074,383	1,554,421	1,663,208	29.33	-50.91
Municipal securities	7,964	8,467	7,904	9,928	9,676	-5.94	-44.48
Mortgage-backed securities	24,651,201	24,029,885	26,427,297	26,178,569	27,775,179	2.59	3.35
Asset-backed securities	114,687	129,765	119,549	130,410	143,386	-11.62	-79.70
Other debt securities	2,468,674	3,021,178	2,311,882	5,133,569	3,286,001	-18.29	706.11
Mutual funds and equity securities	296,092	305,641	332,074	315,966	301,270	-3.12	92.89
Available-for-sale securities	33,723,114	34,659,100	35,323,022	40,671,569	35,662,640	-2.70	-11.05
U.S. Treasury securities	9,192,070	13,689,884	9,586,468	16,647,519	16,078,218	-32.86	-58.35
US agency securities (excluding mortgage-backed securities)	2,093,411	1,618,662	2,074,383	1,554,421	1,663,208	29.33	-50.91
Municipal securities	0	0	0	0	0		
Mortgage-backed securities	19,854,272	16,199,611	21,230,740	17,205,650	14,491,827	22.56	88.18
Asset-backed securities	114,687	129,765	119,549	130,410	143,386	-11.62	-79.70
Other debt securities	2,468,674	3,021,178	2,311,882	5,133,569	3,286,001	-18.29	706.11
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	-46,952	327,335	154,616	386,400	136,920		
Available-for-sale securities appreciation (depreciation)	-1,429,239	198,374	-58,353	1,035,115	-68,091		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	8,317,496	9,697,919	8,217,147	9,727,333	8,501,819	-14.23	-14.85

BHC Name

City/State

**Liabilities and Changes in Capital**

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	37,366,813	34,226,144	40,600,497	31,966,376	23,937,850	9.18	33.25
NOW, ATS and transaction accounts	20,108,070	20,719,818	20,074,166	19,284,624	11,910,979	-2.95	233.72
Time deposits less brokered deposits < \$250K	-12,545,514	-15,250,260	-12,482,574	-14,962,697	-7,980,374		
MMDA and other savings accounts	58,570,916	69,244,081	66,786,115	68,593,357	50,583,740	-15.41	15.03
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	103,500,285	108,939,783	114,978,204	104,881,660	78,452,195	-4.99	28.31
Time deposits of \$250K or more	3,716,282	6,053,995	4,095,048	6,069,427	16,313,078	-38.61	-68.84
Foreign deposits	5,332,911	7,198,483	4,826,823	5,294,200	4,794,889	-25.92	-68.33
Federal funds purchased and repos	38,962,527	37,811,927	39,882,987	35,031,037	61,359,365	3.04	-44.47
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	3,891,086	3,009,641	3,682,578	2,998,278	2,475,557	29.29	201.89
Other borrowings w/remaining maturity of 1 year or less	2,871,689	5,669,261	3,275,991	6,534,826	5,431,360	-49.35	-71.07
Other borrowings w/remaining maturity over 1 year	14,506,074	15,759,393	15,402,199	17,002,051	17,594,532	-7.95	-43.14
Brokered deposits < \$250K	15,287,566	19,564,772	15,588,384	19,905,582	16,221,761	-21.86	19.97
Noncore funding	84,568,135	95,067,472	86,754,010	92,835,401	124,190,542	-11.04	-43.01
Trading liabilities	11,061,774	8,798,221	9,171,653	9,467,536	8,914,876	25.73	-24.06
Subordinated notes and debentures + trust preferred securities	2,767,153	4,054,990	2,864,103	5,510,752	7,433,398	-31.76	-74.54
Other liabilities	11,555,465	10,384,164	7,494,280	7,507,109	8,742,869	11.28	42.85
Total liabilities	213,452,812	227,244,630	221,262,250	220,202,458	227,733,880	-6.07	-18.71
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus)	1,840,000	2,240,000	1,840,000	2,240,000	2,240,000	-17.86	-52.08
Common stock	0	0	0	0	0		
Common surplus	33,016,642	35,150,971	33,026,276	35,162,528	35,268,467	-6.07	-24.20
Retained earnings	-15,676,271	-16,198,025	-15,863,697	-16,515,293	-15,484,135		
Accumulated other comprehensive income	-1,601,555	-230,127	-372,367	439,125	-669,928		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	17,578,816	20,962,819	18,630,212	21,326,360	21,354,404	-16.14	-45.89
Noncontrolling (minority) interest in subsidiaries	7,054	7,326	7,326	7,326	7,737	-3.71	-36.34
Total equity capital, including minority interest	17,585,870	20,970,145	18,637,538	21,333,686	21,362,141	-16.14	-45.88
Total liabilities and capital	231,038,682	248,214,775	239,899,788	241,536,144	249,096,021	-6.92	-21.70
<b>Memoranda</b>							
Non-interest-bearing deposits	37,366,813	34,226,144	40,600,497	31,966,376	24,074,928	9.18	29.85
Interest-bearing deposits	90,470,231	107,530,889	98,887,962	104,184,493	91,706,995	-15.87	-3.13
Total deposits	127,837,044	141,757,033	139,488,459	136,150,869	115,781,923	-9.82	4.64
Long-term debt that reprices within 1 year	5,394,744	6,781,880	6,211,504	7,964,993	8,778,238	-20.45	-65.56
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended	18,630,212	21,326,360	21,326,360	21,354,404	23,009,179		
Accounting restatements	0	0	0	83,976	27,376		
Net income	187,426	317,267	651,596	-1,115,134	25,299		
Net sale of new perpetual preferred stock	0	0	-400,000	0	0		
Net sale of new common stock	0	0	0	0	0		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	0	5,238	132,295	136,793	141,531		
Change in other comprehensive income	-1,229,188	-669,251	-811,492	1,109,052	230,550		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	-9,634	-6,319	-2,003,957	30,855	-1,796,469		
Holding company equity capital, ending balance	17,578,816	20,962,819	18,630,212	21,326,360	21,354,404		

BHC Name

City/State

### Percent Composition of Assets

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans	10.17	37.11	10	11.80	36.10	11	11.04	36.25	11	12.31	36.22	14	12.12	37.78	14
Commercial and industrial loans	9.85	10.78	50	9.01	13.88	23	8.85	10.76	45	9.53	13.52	27	10.35	12.02	42
Loans to individuals	0.17	3.61	16	0.50	3.42	27	0.27	3.36	22	0.57	3.40	30	0.67	4.20	27
Loans to depository institutions and acceptances of other banks	0.05	0.02	89	0.06	0.02	88	0.14	0.02	90	0.11	0.03	88	0.17	0.04	86
Agricultural loans	0.02	0.17	46	0.02	0.19	40	0.02	0.18	39	0.02	0.19	41	0.03	0.24	45
Other loans and leases	4.04	4.19	57	2.90	4.29	47	3.65	4.47	54	2.86	4.63	43	3.35	5.01	42
Net loans and leases	24.10	59.31	5	23.94	60.99	4	23.78	58.67	4	24.97	61.58	6	26.43	63.77	8
Debt securities over 1 year	15.88	19.47	39	15.75	16.70	50	16.28	19.46	41	18.49	15.55	65	18.54	14.60	73
Mutual funds and equity securities	0.13	0.06	78	0.12	0.06	77	0.14	0.06	81	0.13	0.05	80	0.12	0.06	78
Subtotal	40.11	80.04	3	39.82	78.43	3	40.20	79.22	3	43.60	78.16	6	45.09	79.65	8
Interest-bearing bank balances	19.80	7.18	94	21.60	9.08	92	19.76	8.50	92	5.96	7.51	39	0.82	3.06	21
Federal funds sold and reverse repos	19.08	0.55	97	14.08	0.50	97	19.49	0.54	97	26.58	0.82	96	29.68	1.57	97
Debt securities 1 year or less	0.79	1.65	37	1.37	1.59	57	0.61	1.56	35	2.07	1.68	69	1.11	1.91	46
Trading assets	11.67	0.52	95	16.74	0.56	97	13.40	0.49	96	15.09	1.01	94	16.51	1.19	96
Total earning assets	91.45	91.28	56	93.60	91.48	73	93.47	91.77	70	93.29	91.05	75	93.22	89.53	85
Non-interest cash and due from depository institutions	1.71	0.96	91	1.71	1	91	1.52	0.82	93	1.57	1.07	89	1.25	1.14	59
Other real estate owned	0	0.01	34	0	0.02	17	0	0.01	26	0	0.02	19	0	0.03	25
All other assets	6.84	7.70	35	4.69	7.44	17	5.01	7.35	22	5.14	7.82	17	5.54	9.27	13
<b>Memoranda</b>															
Short-term investments	39.67	10.28	96	37.05	11.92	95	39.86	11.47	96	34.60	11.17	93	31.61	7.63	92
U.S. Treasury securities	3.98	1.80	81	5.52	0.98	91	4	1.47	82	6.89	0.84	93	6.45	1.03	95
US agency securities (excluding mortgage-backed securities)	0.91	0.79	68	0.65	0.73	65	0.86	0.82	65	0.64	0.63	66	0.67	0.54	65
Municipal securities	0	1.72	16	0	1.77	16	0	1.73	16	0	1.69	19	0	1.34	19
Mortgage-backed securities	10.67	14.04	34	9.68	12.38	41	11.02	14.14	38	10.84	11.75	46	11.15	11.44	50
Asset-backed securities	0.05	0.56	54	0.05	0.35	61	0.05	0.50	55	0.05	0.32	60	0.06	0.28	62
Other debt securities	1.07	0.55	75	1.22	0.46	79	0.96	0.53	71	2.13	0.42	93	1.32	0.39	86
Loans held-for-sale	0.41	0.40	72	0.14	0.46	38	1.76	0.55	88	0.14	0.52	35	0.08	0.39	33
Loans held for investment	23.89	59.15	5	24.15	61.15	4	22.21	58.06	5	25.25	61.72	6	26.60	63.50	8
Real estate loans secured by 1-4 family	7.14	11.67	30	7.75	11.69	35	7.99	11.46	35	8	11.91	33	7.53	13.29	27
Revolving	0.14	1.40	18	0.27	1.51	21	0.24	1.42	21	0.29	1.66	21	0.33	2.07	22
Closed-end, secured by first liens	6.99	9.94	35	7.46	9.76	41	7.74	9.67	41	7.70	9.81	39	7.18	10.69	32
Closed-end, secured by junior liens	0.01	0.17	15	0.01	0.21	14	0.01	0.17	17	0.01	0.22	13	0.01	0.28	14
Commercial real estate loans	3.03	23.42	10	4.05	22.27	11	3.05	22.69	10	4.31	22.22	13	4.59	22.23	15
Construction and land development	0.69	3.49	20	0.79	3.32	18	0.66	3.34	18	0.77	3.40	20	0.73	3.44	20
Multifamily	0.79	3.52	19	1.21	3.21	28	0.71	3.57	17	1.35	3.12	28	1.35	3.01	36
Nonfarm nonresidential	1.56	15.11	9	2.05	14.77	10	1.69	14.57	9	2.18	14.72	13	2.51	14.69	15
Real estate loans secured by farmland	0	0.33	8	0	0.33	8	0	0.30	8	0	0.33	8	0	0.36	9

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Loan Mix and Analysis of Concentrations of Credit

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans	41.87	61.87	23	48.58	57.91	28	46.06	61.05	26	48.47	57.15	29	45.41	57.46	30
Real estate loans secured by 1-4 family	29.39	20.07	80	31.89	19.43	85	33.31	19.86	87	31.50	19.43	86	28.20	20.75	73
Revolving	0.60	2.35	21	1.10	2.45	31	0.99	2.43	30	1.13	2.64	30	1.23	3.15	30
Closed-end	28.79	17.49	82	30.79	16.76	86	32.33	17.24	89	30.36	16.59	87	26.97	17.39	82
Commercial real estate loans	12.48	38.39	13	16.69	35.36	20	12.74	37.86	12	16.97	34.63	23	17.21	33.52	25
Construction and land development	2.82	5.82	32	3.24	5.29	36	2.74	5.65	32	3.05	5.26	35	2.74	5.09	36
1-4 family	0	1.29	4	0	1.05	4	0	1.18	3	0	0.93	5	0	0.94	7
Other	2.82	4.49	39	3.24	4.21	43	2.74	4.40	39	3.05	4.19	43	2.74	4.02	43
Multifamily	3.26	5.66	35	5	5.08	58	2.95	5.78	33	5.33	4.96	62	5.07	4.69	65
Nonfarm nonresidential	6.40	25	11	8.45	23.47	14	7.06	24.56	12	8.59	22.93	17	9.39	22.15	21
Owner-occupied	0.84	8.44	11	0.84	7.93	10	0.87	8.29	12	0.88	7.68	13	1.15	7.72	16
Other	5.56	16.32	13	7.60	15.25	24	6.19	15.94	17	7.71	14.95	27	8.24	14.34	30
Real estate loans secured by farmland	0	0.59	8	0	0.56	8	0	0.54	8	0	0.54	8	0	0.55	9
Loans to depository institutions and acceptances of other banks	0.19	0.03	91	0.26	0.03	91	0.58	0.04	93	0.43	0.06	89	0.64	0.11	89
Commercial and industrial loans	40.52	18.81	96	37.10	23.16	85	36.94	18.86	90	37.53	22.17	87	38.77	19.53	88
Loans to individuals	0.70	6.52	26	2.05	6.02	47	1.11	6.24	32	2.24	6.13	47	2.51	7.13	44
Credit card loans	0.40	0.51	71	1.55	0.50	87	0.69	0.53	77	1.74	0.65	86	2.11	0.81	86
Agricultural loans	0.10	0.31	59	0.08	0.33	48	0.08	0.34	56	0.08	0.32	53	0.10	0.37	57
Other loans and leases	16.63	8.03	82	11.93	8.05	73	15.24	8.75	74	11.26	9.09	68	12.56	9.85	69
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans	131.92	395.39	11	144.27	382.51	11	152	391.81	12	146.56	381.27	14	153.77	391.26	16
Real estate loans secured by 1-4 family	92.59	125.02	33	94.72	124.29	38	109.95	126.06	43	95.25	125.03	37	95.49	138.18	34
Revolving	1.88	14.84	17	3.27	16.14	21	3.26	15.44	21	3.43	17.42	22	4.16	21.26	22
Closed-end	90.71	108.83	42	91.45	106.79	45	106.69	108.85	52	91.82	106.14	44	91.33	115.20	40
Commercial real estate loans	39.33	249.33	9	49.55	237.40	10	42.06	245.88	9	51.31	234.65	13	58.28	229.44	16
Construction and land development	8.89	36.95	21	9.62	35.26	21	9.04	35.95	20	9.22	35.62	21	9.29	34.95	23
1-4 family	0	8.02	4	0	6.84	3	0	7.42	3	0	6.34	5	0	6.61	6
Other	8.89	28.49	21	9.62	28.01	21	9.04	28.11	21	9.22	28.16	21	9.29	27.32	26
Multifamily	10.27	37.99	20	14.85	34.02	31	9.72	38.66	20	16.11	32.74	33	17.18	31.04	40
Nonfarm nonresidential	20.17	160.85	9	25.08	157.71	9	23.30	158.05	9	25.99	155.06	12	31.81	152.10	16
Owner-occupied	2.65	53.96	8	2.50	52.99	8	2.87	52.99	8	2.67	52.37	10	3.90	53.07	13
Other	17.51	105.37	10	22.58	102.29	12	20.43	102.54	11	23.32	100.54	15	27.91	97.41	18
Real estate loans secured by farmland	0	3.46	8	0	3.50	8	0	3.22	8	0	3.44	8	0	3.60	8
Loans to depository institutions and acceptances of other banks	0.61	0.18	90	0.76	0.18	88	1.90	0.21	90	1.29	0.28	89	2.18	0.44	87
Commercial and industrial loans	127.67	113.45	61	110.18	145.22	37	121.90	114.45	59	113.49	139.91	37	131.28	122.02	55
Loans to individuals	2.20	36.67	17	6.10	35.91	30	3.67	34.55	25	6.76	37.47	32	8.49	43.51	29
Credit card loans	1.25	2.64	66	4.62	2.59	78	2.29	2.77	72	5.26	3.30	78	7.16	4.34	78
Agricultural loans	0.30	1.66	50	0.22	1.94	39	0.27	1.86	44	0.24	1.88	42	0.35	2.18	47
Other loans and leases	52.39	47.86	64	35.44	47.52	53	50.29	51.06	59	34.04	49.54	48	42.52	52.44	55
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans	11.94	30.57	13	16.39	27.81	22	12.34	30.07	12	16.66	27.32	24	16.56	26.45	28
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	37.62	198.65	9	48.68	185.94	9	40.73	195.33	9	50.39	183.76	13	56.07	178.57	16
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	40.28	256.17	8	51.18	243.39	9	43.60	252.85	8	53.06	240.85	12	59.96	236.10	15

BHC Name

City/State

# Liquidity and Funding

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Short-term investments	39.67	10.28	96	37.05	11.92	95	39.86	11.47	96	34.60	11.17	93	31.61	7.63	92
Liquid assets	67.81	28.10	97	69.97	27.16	98	70.05	29.03	98	67.57	26.22	95	66.53	22.44	95
Investment securities	16.80	21.67	34	17.24	18.78	45	17.03	21.63	37	20.69	17.85	65	19.77	16.99	63
Net loans and leases	24.10	59.31	5	23.94	60.99	4	23.78	58.67	4	24.97	61.58	6	26.43	63.77	8
Net loans, leases and standby letters of credit	27.98	60.12	5	27.60	61.79	4	27.51	59.49	4	28.69	62.48	6	30.38	64.84	9
Core deposits	44.80	76.85	4	43.89	73.69	5	47.93	75.71	7	43.42	70.67	8	31.49	63.09	11
Noncore funding	36.60	9.46	95	38.30	11.95	93	36.16	10.30	94	38.44	14.13	89	49.86	19.36	92
Time deposits of \$250K or more	1.61	1.46	65	2.44	1.96	65	1.71	1.58	63	2.51	2.11	65	6.55	2.94	90
Foreign deposits	2.31	0.32	89	2.90	0.34	89	2.01	0.34	89	2.19	0.36	89	1.92	0.43	87
Federal funds purchased and repos	16.86	1.11	99	15.23	1.22	99	16.62	1.23	99	14.50	1.47	96	24.63	1.94	97
Secured federal funds purchased	0	0	50	0	0	48	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	-2.21	0.44	7	1.15	0.60	72	-2.86	0.54	5	-12.08	0.54	3	-5.05	0.48	6
Commercial paper	1.68	0.02	97	1.21	0.01	98	1.54	0.01	97	1.24	0.01	97	0.99	0.02	96
Other borrowings w/remaining maturity of 1 year or less	1.24	1.03	65	2.28	1.11	76	1.37	1	67	2.71	1.24	80	2.18	3.01	43
Earning assets that reprice within 1 year	58.66	36.68	91	56.22	38.67	88	58.18	37.37	90	58.03	39.38	90	54.94	39.29	91
Interest-bearing liabilities that reprice within 1 year	4.40	6.16	47	5.96	7.73	47	4.21	6.39	43	5.41	8.20	41	9.09	10.19	53
Long-term debt that reprices within 1 year	2.33	0.22	95	2.73	0.28	94	2.59	0.26	93	3.30	0.47	92	3.52	0.96	85
Net assets that reprice within 1 year	51.93	29.01	92	47.53	29.49	90	51.38	29.65	92	49.32	29.11	90	42.33	26.63	88
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence	-7.65	-1.97	28	3.14	-0.51	64	-9.21	-2.33	30	8.79	3.20	72	40.46	14.45	92
Net short-term noncore funding dependence	-30.52	-6.65	7	-22.84	-6.88	11	-31.88	-7.71	6	-15.40	-4.76	16	15.26	3.38	85
Short-term investment / Short-term noncore funding	144.62	265.83	36	132.54	246.74	36	147.39	273.46	33	124.08	184.19	45	82.12	77.77	64
Liquid assets - short-term noncore funding / Nonliquid assets	125.45	35.38	94	139.90	30.67	96	143.57	36.68	96	122.37	28.18	94	83.77	16.97	92
Net loans and leases / Total deposits	43.55	73.06	5	41.93	76.22	3	40.91	72.79	4	44.31	79.43	3	56.86	90.31	5
Net loans and leases / Core deposits	53.79	78.05	9	54.56	83.77	5	49.63	78.25	6	57.51	88.34	5	83.91	103.93	19
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-0.27	-3.53	74	1.68	0.62	81	0.91	0.12	81	1.99	1.57	67	0.72	0.72	60
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-8.24	-8.82	48	1.02	1.31	51	-0.34	-0.25	46	5.34	4.31	69	-0.36	1.36	3
Structured notes appreciation (depreciation) / Tier 1 capital		-0.15			0			-0.02			0.02			0	
<b>Percent of Investment Securities</b>															
Held-to-maturity securities	12.38	20.27	38	18.31	12.84	67	12.74	14.28	57	17.98	11.38	67	26.99	12.67	75
Available-for-sale securities	86.86	77.97	61	80.97	85.49	32	86.45	83.77	42	81.39	87.23	32	72.40	85.40	25
U.S. Treasury securities	23.68	8.39	84	31.98	5.10	91	23.46	6.70	85	33.31	4.72	91	32.64	6.15	91
US agency securities (excluding mortgage-backed securities)	5.39	3.73	71	3.78	4.35	64	5.08	4.12	70	3.11	4.01	64	3.38	3.49	63
Municipal securities	0.02	7.89	16	0.02	9.71	16	0.02	8.22	16	0.02	9.83	17	0.02	7.75	19
Mortgage-backed securities	63.49	65.55	41	56.14	66.67	35	64.68	66.54	43	52.39	66.64	28	56.39	67.43	32
Asset-backed securities	0.30	2.78	54	0.30	1.97	61	0.29	2.50	57	0.26	1.91	58	0.29	1.66	59
Other debt securities	6.36	3.16	80	7.06	3.05	82	5.66	3.08	77	10.27	3.01	86	6.67	2.94	80
Mutual funds and equity securities	0.76	0.30	80	0.71	0.36	78	0.81	0.29	83	0.63	0.35	75	0.61	0.40	68
Debt securities 1 year or less	4.72	8.63	47	7.95	9.29	55	3.61	7.78	38	9.98	10.55	58	5.61	11.86	36
Debt securities 1 to 5 years	16.53	18.50	52	13.34	16.09	48	15.96	18.25	51	14.87	17.03	50	15.70	17.94	56
Debt securities over 5 years	77.99	70.45	59	78	72.48	49	79.62	71.11	61	74.51	69.86	51	78.08	66.02	58
Pledged securities	21.42	29.79	42	22.66	33.48	37	20.11	32.26	34	19.47	35.67	32	17.26	30.57	34
Structured notes, fair value	0	0.08	41	0	0.05	42	0	0.11	40	0	0.02	42	0	0.03	42
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments	-0.34	-1.29	53	-13.33	156.41	9	14.42	27.98	49	6.14	183.32	13	-28.31	26.69	12
Investment securities	-9.30	28.40	6	-20.82	31.91	3	-18.23	31.36	4	1.45	23.62	20	6.20	11.75	50
Core deposits	-4.99	14.47	2	24.55	29.18	38	9.63	16.94	25	33.69	26.88	78	2.19	11.23	18
Noncore funding	-11.04	-10.65	52	-40.79	-25.09	32	-6.55	-14.79	67	-25.25	-12.18	35	-18.36	6.59	17

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			95,069,250	97,893,223	99,378,273
Commit: Secured commercial real estate loans	724,782	1,025,455	780,444	1,119,669	1,783,963
Commit: Unsecured real estate loans	325,588	193,734	254,364	211,617	399,292
Credit card lines (reported semiannually, June/Dec)			6,460,950	6,543,108	6,194,958
Securities underwriting	0	0	0	0	0
Standby letters of credit	8,966,983	9,063,947	8,943,051	8,979,892	9,839,274
Commercial and similar letters of credit	383,159	305,771	378,270	197,128	126,423
Securities lent	1,897,230	1,674,297	781,989	368,976	980,614
Credit derivatives - notional amount (holding company as guarantor)	6,319,050	15,962,767	2,173,970	19,499,675	38,738,802
Credit derivatives - notional amount (holding company as beneficiary)	8,931,370	27,537,231	4,851,887	33,115,125	51,310,090
Credit derivative contracts w/ purchased credit protection-investment grade	1,274,182	9,735,713	1,144,715	14,920,502	17,284,201
Credit derivative contracts w/ purchased credit protection-noninvest grade	5,617,188	14,788,876	1,600,761	15,201,893	30,618,883
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts	517,613,375	190,873,364	227,653,158	198,682,154	794,657,034
Written options contracts (interest rate)	130,284,522	41,932,622	44,669,436	49,824,348	184,504,654
Purchased options contracts (interest rate)	819,576,308	432,383,235	562,950,387	401,621,167	523,856,819
Interest rate swaps	1,469,256,707	1,478,515,720	1,406,381,786	1,534,787,239	3,589,706,577
Futures and forward foreign exchange	403,672,192	539,610,082	447,416,054	507,588,592	562,406,899
Written options contracts (foreign exchange)	31,629,000	38,948,875	30,924,819	55,245,992	51,640,657
Purchased options contracts (foreign exchange)	31,017,987	38,827,964	30,407,701	55,597,261	51,623,389
Foreign exchange rate swaps	616,044,062	602,763,089	538,973,100	698,016,253	815,395,488
Commodity and other futures and forward contracts	109,109,794	96,569,245	94,798,065	90,960,920	77,269,356
Written options contracts (commodity and other)	67,692,916	74,766,447	76,378,555	75,864,712	93,074,313
Purchased options contracts (commodity and other)	75,653,969	69,927,107	85,277,147	83,035,408	97,857,043
Commodity and other swaps	12,463,982	12,627,200	17,933,727	12,405,492	11,527,004

	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec)							39.63	22.78	88	40.53	22.01	91	39.90	23.52	86
Standby letters of credit	3.88	0.64	96	3.65	0.67	95	3.73	0.65	95	3.72	0.71	93	3.95	0.84	93
Commercial and similar letters of credit	0.17	0.02	93	0.12	0.02	92	0.16	0.02	93	0.08	0.02	87	0.05	0.02	81
Securities lent	0.82	0.08	91	0.67	0.11	89	0.33	0.10	89	0.15	0.18	84	0.39	0.40	84
Credit derivatives - notional amount (holding company as guarantor)	2.74	0.26	95	6.43	0.28	95	0.91	0.24	83	8.07	0.35	94	15.55	0.42	94
Credit derivatives - notional amount (holding company as beneficiary)	3.87	0.18	95	11.09	0.18	95	2.02	0.18	94	13.71	0.30	95	20.60	0.52	94
Credit derivative contracts w/ purchased credit protection-investment grade	0.55	0.19	81	3.92	0.17	95	0.48	0.18	80	6.18	0.25	94	6.94	0.30	94
Credit derivative contracts w/ purchased credit protection-noninvest grade	2.43	0.17	94	5.96	0.16	95	0.67	0.13	86	6.29	0.30	93	12.29	0.45	93
Derivative contracts	1,854.24	45.51	97	1,457.51	42.67	97	1,485.52	46.30	96	1,558.21	48.62	96	2,751.36	68.47	96
Interest rate contracts	1,271.10	33.09	97	863.65	30.32	95	934.41	32.46	96	904.59	34.36	96	2,044.48	47.31	96
Interest rate futures and forward contracts	224.04	4.02	97	76.90	4.59	94	94.90	3.25	96	82.26	6.21	92	319.02	10.67	96
Written options contracts (interest rate)	56.39	1.59	96	16.89	2	93	18.62	1.41	93	20.63	2.18	93	74.07	2.47	95
Purchased options contracts (interest rate)	354.74	1.35	99	174.20	1.45	97	234.66	1.31	98	166.28	1.46	97	210.30	2.65	96
Interest rate swaps	635.94	19.54	95	595.66	20.33	96	586.24	20.49	96	635.43	20.83	96	1,441.09	28.86	96
Foreign exchange contracts	468.48	6.48	97	491.57	6.19	96	436.73	6.30	96	545.03	6.01	97	594.58	10.12	96
Futures and forward foreign exchange contracts	174.72	3.96	96	217.40	3.83	97	186.50	3.78	96	210.15	3.47	97	225.78	5.23	97
Written options contracts (foreign exchange)	13.69	0.05	96	15.69	0.03	96	12.89	0.04	96	22.87	0.03	96	20.73	0.05	96
Purchased options contracts (foreign exchange)	13.43	0.05	96	15.64	0.04	96	12.68	0.04	96	23.02	0.04	96	20.72	0.08	96
Foreign exchange rate swaps	266.64	0.74	97	242.84	0.71	97	224.67	0.76	97	288.99	0.77	97	327.34	2.03	97
Equity, commodity, and other derivative contracts	114.67	1.07	97	102.29	0.80	97	114.38	0.92	96	108.58	1.86	96	112.30	3.32	95
Commodity and other futures and forward contracts	47.23	0.08	99	38.91	0.06	99	39.52	0.07	99	37.66	0.14	99	31.02	0.19	98
Written options contracts (commodity and other)	29.30	0.36	97	30.12	0.27	97	31.84	0.32	96	31.41	0.52	96	37.36	0.98	95
Purchased options contracts (commodity and other)	32.75	0.26	97	28.17	0.18	97	35.55	0.21	96	34.38	0.37	96	39.28	0.94	95
Commodity and other swaps	5.39	0.32	93	5.09	0.27	94	7.48	0.31	94	5.14	0.32	93	4.63	0.38	93
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec)							161.44	44.98	96	141.09	42.82	93	144.34	45.53	92

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Derivative Instruments

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>Notional Amount</b>					
Derivative contracts .....	4,284,014,814	3,617,744,950	3,563,763,935	3,763,629,538	6,853,519,233
Interest rate contracts .....	2,936,730,912	2,143,704,941	2,241,654,767	2,184,914,908	5,092,725,084
Foreign exchange contracts .....	1,082,363,241	1,220,150,010	1,047,721,674	1,316,448,098	1,481,066,433
Equity, commodity, and other contracts .....	264,920,661	253,889,999	274,387,494	262,266,532	279,727,716
<b>Derivatives Position</b>					
Futures and forwards .....	1,030,395,361	827,052,691	769,867,277	797,231,666	1,434,333,289
Written options .....	229,606,438	155,647,944	151,972,810	180,935,052	329,219,624
Exchange-traded .....	193,030,952	88,284,000	109,173,143	77,387,789	88,907,292
Over-the-counter .....	36,575,486	67,363,944	42,799,667	103,547,263	240,312,332
Purchased options .....	926,248,264	541,138,306	678,635,235	540,253,836	673,337,251
Exchange-traded .....	882,366,274	463,549,412	630,626,174	428,577,652	416,666,690
Over-the-counter .....	43,881,990	77,588,894	48,009,061	111,676,184	256,670,561
Swaps .....	2,097,764,751	2,093,906,009	1,963,288,613	2,245,208,984	4,416,629,069
Held for trading .....	4,270,344,056	3,598,556,674	3,549,918,373	3,741,936,379	6,817,425,811
Interest rate contracts .....	2,929,926,261	2,133,682,363	2,235,537,586	2,173,250,489	5,067,038,319
Foreign exchange contracts .....	1,082,363,241	1,220,150,010	1,047,721,674	1,316,448,098	1,481,066,433
Equity, commodity, and other contracts .....	258,054,554	244,724,301	266,659,113	252,237,792	269,321,059
Non-traded .....	13,670,758	19,188,276	13,845,562	21,693,159	36,093,422
Interest rate contracts .....	6,804,651	10,022,578	6,117,181	11,664,419	25,686,765
Foreign exchange contracts .....	0	0	0	0	0
Equity, commodity, and other contracts .....	6,866,107	9,165,698	7,728,381	10,028,740	10,406,657
Derivative contracts (excluding futures and FX 14 days or less) .....	4,279,191,656	3,625,250,909	3,558,737,394	3,778,661,258	6,883,598,489
One year or less .....	2,808,641,523	2,247,285,415	2,192,869,345	2,275,644,934	3,743,879,934
Over 1 year to 5 years .....	1,143,921,080	975,830,353	1,029,373,179	1,060,039,848	2,137,360,669
Over 5 years .....	326,629,053	402,135,141	336,494,870	442,976,476	1,002,357,886
Gross negative fair value (absolute value) .....	19,965,936	29,064,386	15,999,011	34,035,456	37,583,427
Gross positive fair value .....	21,092,763	30,267,115	16,811,598	34,870,662	37,529,937
Held for trading .....	20,083,703	28,411,834	15,294,861	33,035,245	36,038,549
Non-traded .....	1,009,060	1,855,281	1,516,737	1,835,417	1,491,388
Current credit exposure on risk-based capital derivative contracts .....	5,327,393	7,622,171	4,280,266	8,247,967	6,674,639
Credit losses on derivative contracts .....	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due .....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

## Derivatives Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	68.55	93.91	10	59.26	94.52	6	62.90	94.17	7	58.05	94.10	6	74.31	93.44	15
Foreign exchange contracts .....	25.27	3.18	92	33.73	3.16	93	29.40	3.47	92	34.98	3.49	92	21.61	3.20	90
Equity, commodity, and other contracts .....	6.18	1.19	86	7.02	1.04	91	7.70	1.14	89	6.97	1.17	89	4.08	1.64	79
<b>Futures and forwards .....</b>															
Written options .....	24.05	10.22	81	22.86	12.82	75	21.60	11.16	78	21.18	14.05	70	20.93	13.49	71
Exchange-traded .....	5.36	6.03	60	4.30	8.11	45	4.26	6.28	56	4.81	8.18	50	4.80	5.91	56
Over-the-counter .....	4.51	0.13	96	2.44	0.10	93	3.06	0.12	96	2.06	0.14	92	1.30	0.15	89
Purchased options .....	0.85	5.74	28	1.86	7.80	34	1.20	5.96	28	2.75	7.73	36	3.51	5.10	51
Exchange-traded .....	21.62	3.59	94	14.96	3.58	88	19.04	3.27	96	14.35	3.42	89	9.82	4.42	75
Over-the-counter .....	20.60	0.13	99	12.81	0.11	99	17.70	0.12	99	11.39	0.15	98	6.08	0.28	94
Swaps .....	1.02	3.11	54	2.14	3.15	62	1.35	2.87	59	2.97	2.86	67	3.75	3.35	65
<b>Held for trading .....</b>															
Interest rate contracts .....	48.97	74.58	19	57.88	69.64	31	55.09	74.26	22	59.66	68.76	32	64.44	69.75	37
Foreign exchange contracts .....	99.68	38.74	93	99.47	42.14	90	99.61	40.42	90	99.42	43.53	90	99.47	44.16	91
Equity, commodity, and other contracts .....	68.39	32.48	68	58.98	36.29	58	62.73	34.15	62	57.74	36.62	57	73.93	37.24	72
<b>Non-traded .....</b>															
Interest rate contracts .....	25.27	1.60	95	33.73	1.47	96	29.40	1.68	96	34.98	1.60	96	21.61	1.60	94
Foreign exchange contracts .....	6.02	0.58	91	6.76	0.51	93	7.48	0.60	92	6.70	0.68	91	3.93	0.83	84
Equity, commodity, and other contracts .....	0.32	61.26	6	0.53	57.86	9	0.39	59.58	9	0.58	56.47	9	0.53	55.84	8
<b>Derivative contracts (excluding futures and forex 14 days or less) .....</b>															
One year or less .....	0.16	57.41	6	0.28	54.11	8	0.17	56.71	8	0.31	53.82	10	0.37	52.22	8
Over 1 year to 5 years .....	0	0.37	32	0	0.45	33	0	0.40	33	0	0.46	34	0	0.34	33
Over 5 years .....	0.16	0.11	85	0.25	0.12	84	0.22	0.09	85	0.27	0.10	85	0.15	0.13	83
<b>Gross negative fair value (absolute value) .....</b>															
Gross positive fair value .....	99.89	92.63	64	100.21	90.92	79	99.86	92.53	70	100.40	91.48	78	100.44	93.86	79
One year or less .....	65.56	27.97	81	62.12	26.80	82	61.53	27.56	82	60.46	32.05	78	54.63	32.17	71
Over 1 year to 5 years .....	26.70	26.35	50	26.97	28.69	50	28.88	27.01	51	28.17	27.06	56	31.19	30.45	54
Over 5 years .....	7.62	29.53	23	11.12	30.03	28	9.44	29.89	27	11.77	29.56	28	14.63	28.09	35
<b>Gross negative fair value (absolute value) .....</b>															
Gross positive fair value .....	0.47	1.21	17	0.80	1.21	37	0.45	0.98	25	0.90	1.55	42	0.55	0.83	42
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0.49	1.52	15	0.84	1.70	14	0.47	1.34	9	0.93	2.23	14	0.55	1.19	22
Gross positive fair value (X) .....	1.15	0.06	94	1.49	0.05	95	0.94	0.04	95	1.76	0.07	95	1.98	0.06	95
Held for trading (X) .....	1.22	0.06	94	1.55	0.07	95	0.99	0.05	95	1.80	0.09	95	1.98	0.07	95
Non-traded (X) .....	1.16	0.04	94	1.46	0.05	95	0.90	0.04	95	1.71	0.07	95	1.90	0.06	95
Current credit exposure (X) .....	0.06	0.01	93	0.10	0.01	96	0.09	0.01	96	0.09	0.02	93	0.08	0.01	96
Credit losses on derivative contracts .....	0.31	0.04	93	0.39	0.05	94	0.25	0.04	93	0.43	0.06	94	0.35	0.05	92
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	47	0	0	46	0	0	47	0	0	46	0	0	47
90+ days past due .....	0	0	47	0	0	47	0	0	47	0	0	47	0	0	48
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	4.86	0.47	93	6.78	0.61	94	3.99	0.46	93	7.15	0.85	94	5.06	0.73	91

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance	446,771	1,014,651	1,014,651	636,931	540,707
Gross losses	21,862	25,704	166,009	228,400	124,541
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	10,392	8,304	34,761	40,466	26,801
Net losses	11,470	17,400	131,248	187,934	97,740
Provision for loan and lease losses	32,088	-143,664	-434,193	729,356	193,964
Adjustments	90	-146	-2,438	-163,702	0
Ending balance	467,479	853,441	446,772	1,014,651	636,931
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets	0.05	0.04	68	-0.23	-0.11	29	-0.18	-0.09	26	0.27	0.51	23	0.07	0.15	30
Provision for loan and lease losses / Average loans and leases	0.23	0.06	80	-0.95	-0.20	8	-0.74	-0.16	5	1.05	0.82	75	0.28	0.24	66
Provision for loan and lease losses / Net loan and lease losses	279.76	49.50	80	-825.66	-168.35	12	-330.82	-105.48	21	388.09	487.86	57	198.45	130.58	85
Allowance for loan and lease losses / Total loans and leases not held for sale	0.85	1.20	18	1.42	1.49	50	0.84	1.23	19	1.66	1.58	65	0.96	0.83	67
Allowance for loan and lease losses / Total loans and leases	0.83	1.17	19	1.42	1.47	52	0.78	1.20	19	1.65	1.55	65	0.96	0.81	66
Allowance for loan and lease losses / Net loans and leases losses (X)	10.19	38.27	41	12.26	18.09	57	3.40	21.39	5	5.40	11.58	37	6.52	8.03	61
Allowance for loan and lease losses / Nonaccrual assets	85.32	355.27	6	48.23	291.29	3	32.68	364.13	1	59.49	299.17	4	95.79	218.72	21
ALLL / 90+ days past due + nonaccrual loans and leases	83.92	284.19	12	47.37	246.27	4	32.34	287.08	3	58.72	244.34	8	91.54	151.73	32
Gross loan and lease losses / Average loans and leases	0.15	0.17	61	0.17	0.24	47	0.28	0.19	75	0.33	0.34	59	0.18	0.28	43
Recoveries / Average loans and leases	0.07	0.07	62	0.05	0.08	47	0.06	0.08	41	0.06	0.07	48	0.04	0.08	35
Net losses / Average loans and leases	0.08	0.09	60	0.11	0.16	50	0.22	0.11	81	0.27	0.27	64	0.14	0.21	47
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	46	0	0	44	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses	6.26	10.98	28	3.64	7.39	27	15.22	34.67	20	32.49	33.98	55	18.81	36.22	23
Earnings coverage of net loan and lease losses (X)	24.06	38.54	58	16.84	25.70	57	3.33	39.72	12	-1.03	22.91	6	3.45	24.40	15

#### Net Loan and Lease Losses By Type

Real estate loans	-0.04	-0.01	15	-0.04	0.03	6	0.02	0.02	65	0	0.04	18	-0.01	0.01	23
Real estate loans secured by 1-4 family	-0.05	-0.02	21	-0.07	-0.01	10	0.02	-0.02	91	-0.07	0.01	6	-0.01	0.01	22
Revolving	-0.60	-0.08	3	-0.20	-0.03	12	0.15	-0.07	95	-0.41	0.01	4	-0.16	0.02	5
Closed-end	-0.04	-0.02	25	-0.06	-0.01	8	0.02	-0.01	89	-0.05	0	7	-0.01	0	33
Commercial real estate loans	0	0	48	0	0.05	36	0	0.04	35	0.11	0.07	76	0	0.01	30
Construction and land development	0	-0.02	72	0	0	57	0	0	64	-0.02	0	27	0	-0.01	60
1-4 family	0	0	58	0	0	58	0	0	57	0	0	59	0	0	55
Other	0	-0.01	71	0	0	57	0	0	64	-0.02	0	23	0	-0.01	61
Multifamily	0	0	14	0	0	16	0	0.01	17	0	0	25	0	0	25
Nonfarm nonresidential	0	0.01	60	0	0.07	38	0	0.05	35	0.23	0.11	80	0	0.02	28
Owner-occupied	0	0	64	0	0.01	50	0	0.01	44	0	0.02	26	0	0.01	45
Other	0	0	54	0	0.06	41	0	0.04	46	0.23	0.08	86	0	0.01	23
Real estate loans secured by farmland	0	0	0	0	0	0	0	0	0	0	0.02	0	0	0.01	0
Commercial and industrial loans	0.28	0.11	80	0.01	0.20	25	0.18	0.17	60	0.42	0.47	52	0.16	0.37	30
Loans to individuals	0	0.70	0	6.50	1.06	98	13.91	0.71	98	6.78	1.13	99	3.46	1.17	91
Credit card loans	-3.32	1.88	1	7.07	2.41	94	20.07	1.84	95	7.84	2.92	94	3.87	3.11	67
Agricultural loans	0	0	54	0	0.02	50	-0.51	0.02	4	0	0.19	35	0	0.08	37
Loans to foreign governments and institutions	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Other loans and leases	0	0.16	15	0	0.09	18	0	0.10	16	0	0.15	37	0.02	0.15	40

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>30+ Days Past Due and Nonaccrual Assets</b>					
30-89 days past due loans and leases	175,661	356,682	366,276	557,359	375,176
90+ days past due loans and leases	9,167	32,077	14,279	22,348	30,874
Nonaccrual loans and leases	547,910	1,769,678	1,367,128	1,705,662	664,936
Total past due and nonaccrual loans and leases	732,738	2,158,437	1,747,683	2,285,369	1,070,986
Restructured 30-89 days past due	14,632	63,289	61,412	69,875	83,700
Restructured 90+ days past due	337	302	433	258	213
Restructured nonaccrual	28,980	233,518	219,407	247,223	158,214
Total restructured loans and leases	43,949	297,109	281,252	317,356	242,127
30-89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	353	151	11,368	673
Total past due and nonaccrual loans held for sale	0	353	151	11,368	673
Restructured loans and leases in compliance	132,301	485,763	385,415	469,100	477,922
Other real estate owned	2,976	2,459	1,994	2,728	9,967
<b>Other Assets</b>					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct												
<b>Percent of Loans and Leases</b>															
30-89 days past due loans and leases	0.31	0.32	61	0.59	0.33	80	0.64	0.32	85	0.91	0.39	88	0.56	0.43	75
90+ days past due loans and leases	0.02	0.10	45	0.05	0.11	61	0.02	0.10	51	0.04	0.12	48	0.05	0.15	44
Nonaccrual loans and leases	0.98	0.44	91	2.94	0.65	97	2.38	0.46	99	2.78	0.66	97	1	0.51	89
90+ days past due and nonaccrual loans and leases	0.99	0.59	82	2.99	0.82	93	2.40	0.62	96	2.82	0.85	93	1.05	0.71	80
30-89 days past due restructured	0.03	0.01	82	0.10	0.01	91	0.11	0.01	96	0.11	0.01	93	0.13	0.01	95
90+ days past due restructured	0	0	72	0	0	65	0	0	70	0	0.01	62	0	0.01	64
Nonaccrual restructured	0.05	0.10	45	0.39	0.13	90	0.38	0.10	93	0.40	0.13	92	0.24	0.14	75
30-89 days past due loans held for sale	0	0	39	0	0	41	0	0	40	0	0	38	0	0	38
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0	79	0	0	81	0.02	0.01	84	0	0	81
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30-89 days past due assets	0.31	0.32	61	0.59	0.33	80	0.64	0.32	85	0.91	0.40	88	0.56	0.43	75
90+ days past due assets	0.02	0.10	43	0.05	0.11	60	0.02	0.10	51	0.04	0.12	48	0.05	0.15	42
Nonaccrual assets	0.98	0.45	89	2.94	0.66	97	2.38	0.47	99	2.78	0.67	97	1	0.53	88
30+ days past due and nonaccrual assets	1.31	0.94	78	3.58	1.18	94	3.04	0.97	95	3.73	1.29	94	1.61	1.19	75
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets	0.24	0.35	41	0.73	0.50	79	0.58	0.36	80	0.72	0.52	79	0.28	0.44	32
90+ days past due and nonaccrual assets + other real estate owned	0.24	0.36	36	0.73	0.53	79	0.58	0.37	80	0.72	0.55	75	0.28	0.48	28
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets	0.30	0.41	42	0.94	0.58	85	0.76	0.41	85	0.93	0.60	83	0.50	0.53	53
Allowance for loan and lease losses	149.34	62.77	90	272.02	69.27	98	406.56	62.64	98	221.52	66.66	96	194.17	115.41	85
Equity capital + allowance for loan and lease losses	3.87	3.67	59	10.64	5.03	89	9.52	3.60	93	10.06	4.97	89	5.62	4.28	70
Tier 1 capital + allowance for loan and lease losses	3.92	4.23	57	11.41	5.96	91	10.42	4.30	93	11.03	6.05	89	6.30	5.65	65
Loans and leases + other real estate owned	1.24	0.69	85	3.85	0.97	96	3.16	0.71	96	3.66	0.97	96	1.86	0.85	92

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

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### Past Due and Nonaccrual Loans and Leases

		03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer #	Pct												
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																
Real estate																
	30–89 days past due	0.52	0.26	85	0.91	0.31	90	0.80	0.26	95	1.51	0.39	96	1.04	0.38	92
	90+ days past due	0	0.13	18	0	0.13	15	0	0.12	15	0	0.16	14	0	0.16	13
	Nonaccrual	1.47	0.51	91	4.58	0.76	97	4.23	0.52	98	4.03	0.76	98	1.44	0.46	93
Commercial and industrial																
	30–89 days past due	0.19	0.26	50	0.29	0.22	70	0.68	0.24	90	0.27	0.23	68	0.09	0.31	20
	90+ days past due	0	0.03	47	0	0.02	47	0	0.04	43	0	0.03	39	0.01	0.05	36
	Nonaccrual	0.54	0.53	59	1.52	0.69	86	0.78	0.57	73	1.80	0.75	91	0.90	0.83	62
Individuals																
	30–89 days past due	1.62	0.67	91	1.82	0.53	94	1.53	0.63	86	2.21	0.83	93	1.72	0.83	85
	90+ days past due	2.05	0.08	98	2.48	0.11	98	2.03	0.09	98	1.55	0.14	96	1.73	0.17	96
	Nonaccrual	0	0.16	25	0	0.22	10	0	0.17	25	0	0.28	9	0	0.17	11
Depository institution loans																
	30–89 days past due	0	0	45	0	0.01	44	0	0.01	45	0	0	46	0	0	47
	90+ days past due	0	0	48	0	0	50	0	0	47	0	0	46	0	0	49
	Nonaccrual	0	0.01	45	0	0	47	0	0	47	0	0	47	0	0	48
Agricultural																
	30–89 days past due	0	0.16	31	0	0.17	31	0	0.07	30	0	0.17	28	0	0.24	26
	90+ days past due	0	0	42	0	0	44	0	0	42	0	0	44	0	0	42
	Nonaccrual	0.06	0.71	55	0	0.44	25	0.08	0.70	56	0	0.49	24	0	0.67	22
Foreign governments																
	30–89 days past due	0	0	50	0	0.03	46	0	0.50	43	0	0	50	0	0.07	47
	90+ days past due	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
	Nonaccrual	0.65	0.23	87	0	0.04	46	0	0.15	43	0	0.09	46	0	0.03	44
Other loans and leases																
	30–89 days past due	0.04	0.13	51	0.06	0.13	57	0.01	0.12	45	0.22	0.18	68	0.09	0.20	52
	90+ days past due	0	0.01	74	0.01	0.01	81	0.01	0.01	78	0.01	0.01	80	0.01	0.01	78
	Nonaccrual	0.85	0.08	95	1.40	0.15	96	0.92	0.09	96	1.35	0.15	94	0.01	0.13	37

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Past Due and Nonaccrual Loans and Leases—Continued

		03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer #	Pct												
<b>Memoranda</b>																
1-4 family	30-89 days past due	0.68	0.44	75	0.92	0.47	85	0.83	0.46	82	1.54	0.65	88	1.39	0.67	88
	90+ days past due	0	0.25	21	0	0.28	18	0	0.24	18	0	0.33	16	0	0.31	14
	Nonaccrual	1.51	0.68	86	6.67	0.88	98	5.12	0.71	98	5.90	0.89	98	2.28	0.73	92
Revolving	30-89 days past due	0.14	0.27	34	0.34	0.31	64	0.29	0.28	56	0.64	0.48	67	0.85	0.45	87
	90+ days past due	0	0.03	34	0	0.03	32	0	0.02	35	0	0.03	30	0	0.05	24
	Nonaccrual	2.44	1.02	84	8.19	1.31	96	7.54	1.18	92	7.72	1.13	95	4.47	1	92
Closed-end	30-89 days past due	0.70	0.46	75	0.94	0.48	83	0.84	0.49	78	1.57	0.65	88	1.42	0.70	87
	90+ days past due	0	0.28	21	0	0.31	20	0	0.26	18	0	0.38	17	0	0.35	16
	Nonaccrual	1.49	0.66	85	6.62	0.85	98	5.04	0.67	98	5.84	0.87	98	2.18	0.70	92
Junior lien	30-89 days past due	0	0.01	29	0	0.01	25	0	0.01	35	0	0.02	31	0	0.02	23
	90+ days past due	0	0	36	0	0	35	0	0	36	0	0	32	0	0	29
	Nonaccrual	0.01	0.03	46	0.05	0.05	61	0.05	0.03	69	0.05	0.04	63	0.06	0.04	62
Commercial real estate	30-89 days past due	0.12	0.16	56	0.89	0.22	92	0.73	0.15	94	1.47	0.26	98	0.47	0.18	91
	90+ days past due	0	0.01	30	0	0.02	24	0	0.01	28	0	0.02	23	0	0.03	19
	Nonaccrual	1.38	0.37	93	0.57	0.62	52	1.92	0.38	96	0.56	0.62	50	0.05	0.23	17
Construction and development	30-89 days past due	0	0.19	17	3.02	0.22	98	0.19	0.17	74	1.20	0.28	90	0.73	0.28	83
	90+ days past due	0	0	38	0	0.01	35	0	0.01	38	0	0.01	35	0	0.02	33
	Nonaccrual	0	0.17	15	0.40	0.50	71	0	0.20	15	0	0.41	11	0	0.20	12
1-4 family	30-89 days past due	0	0.03	29	0	0.03	30	0	0.02	30	0	0.03	28	0	0.06	25
	90+ days past due	0	0	47	0	0	44	0	0	44	0	0	42	0	0	41
	Nonaccrual	0	0.02	32	0	0.02	29	0	0.01	32	0	0.03	27	0	0.02	30
Other	30-89 days past due	0	0.14	20	3.02	0.16	98	0.19	0.13	78	1.20	0.22	90	0.73	0.20	86
	90+ days past due	0	0	39	0	0	38	0	0	41	0	0	40	0	0.01	35
	Nonaccrual	0	0.14	17	0.40	0.43	72	0	0.16	18	0	0.35	12	0	0.17	14
Multifamily	30-89 days past due	0	0.06	29	0.65	0.08	94	0	0.07	27	0	0.09	22	0.12	0.08	76
	90+ days past due	0	0	46	0	0	45	0	0	46	0	0	45	0	0	41
	Nonaccrual	0	0.12	25	0	0.13	19	0	0.17	21	0	0.11	20	0	0.05	21
Nonfarm non-residential	30-89 days past due	0.24	0.13	80	0.21	0.20	62	1.24	0.13	98	2.48	0.23	99	0.58	0.14	94
	90+ days past due	0	0.01	34	0	0.02	27	0	0.01	31	0	0.02	26	0	0.03	22
	Nonaccrual	2.69	0.45	96	0.97	0.78	63	3.47	0.45	97	1.10	0.80	67	0.09	0.28	22
Owner Occupied	30-89 days past due	0	0.04	22	0.04	0.06	51	0.06	0.04	72	0.29	0.07	94	0.28	0.07	95
	90+ days past due	0	0	38	0	0	33	0	0	37	0	0	33	0	0.01	26
	Nonaccrual	0.52	0.17	92	0.36	0.32	64	0.64	0.17	93	0.33	0.27	62	0.09	0.16	42
Other	30-89 days past due	0.23	0.08	83	0.17	0.12	70	1.18	0.08	98	2.19	0.14	99	0.30	0.07	92
	90+ days past due	0	0.01	39	0	0.01	34	0	0	37	0	0.01	33	0	0.01	30
	Nonaccrual	2.17	0.24	96	0.61	0.40	69	2.83	0.23	97	0.77	0.44	74	0	0.10	18
Farmland	30-89 days past due		0.17			0.13			0.10			0.11			0.23	
	90+ days past due		0			0.01			0			0			0.01	
	Nonaccrual		0.67			1.14			0.69			1.13			0.84	
Credit card	30-89 days past due	1.32	0.87	80	1.85	0.75	94	1.11	0.81	70	2.15	0.95	88	1.70	1.19	77
	90+ days past due	1.97	0.45	98	2.97	0.56	98	2.29	0.45	98	1.80	0.63	94	1.68	0.78	83
	Nonaccrual	0	0.12	35	0	0.10	37	0	0.10	36	0	0.05	37	0	0.11	35

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>Common Equity Tier 1 Capital</b>					
Common stock plus related surplus	33,016,642	35,150,971	33,026,276	35,162,528	35,268,467
Retained earnings	-15,676,271	-16,158,803	-15,863,697	-16,414,844	-15,484,135
Accumulated other comprehensive income (AOCI)	-1,601,555	-230,127	-372,367	439,125	-669,928
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	15,738,816	18,762,041	16,790,212	19,186,809	19,114,404
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>					
Less: Goodwill, intangible assets, and deferred tax assets	1,522,034	1,361,477	1,503,601	1,233,587	2,172,010
Accumulated other comprehensive income-related adjustments	-1,655,622	-142,142	-258,951	505,529	-151,297
Other deductions from common equity tier 1 capital	360,663	296,967	408,373	317,705	59,358
Subtotal:	15,511,741	17,245,739	15,137,189	17,129,988	17,034,333
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	281,110
Common equity tier 1 capital	15,511,741	17,245,739	15,137,189	17,129,988	16,753,223
<b>Additional Tier 1 Capital</b>					
Additional tier 1 capital instruments and related surplus	1,840,000	2,240,000	1,840,000	2,240,000	2,240,000
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	1,840,000	2,240,000	1,840,000	2,240,000	2,240,000
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	1,840,000	2,240,000	1,840,000	2,240,000	2,240,000
<b>Tier 1 Capital</b>	17,351,741	19,485,739	16,977,189	19,369,988	18,993,223
<b>Tier 2 Capital</b>					
Tier 2 capital instruments and related surplus	1,000,000	1,800,000	1,000,000	2,480,000	2,850,000
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	1,663,068	1,662,717	1,662,975	1,662,624	1,052,490
Allowance for loan and lease losses in tier 2 capital	553,115	999,214	552,271	1,182,282	740,545
Exited advanced approach eligible credit reserves					0
Unrealized gains on AFS preferred stock classified as equity					0
Tier 2 capital before deductions	3,216,183	4,461,931	3,215,246	5,324,906	4,643,035
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	3,216,183	4,461,931	3,215,246	5,324,906	4,643,035
Exited advanced approach tier 2 capital					
Total capital	20,567,924	23,947,670	20,192,435	24,694,894	23,636,258
Exited advanced approach total capital					
<b>Total Assets for Capital Ratios</b>					
Average total consolidated assets, adjusted	234,430,548	245,923,942	245,660,688	246,633,238	246,372,107
Less: Deductions from common equity tier 1 capital	1,828,630	1,655,513	1,886,895	1,538,431	2,519,357
Less: Other deductions	487,603	762,174	71,931	1,023,467	28,100
Total assets for leverage ratio	232,114,315	243,506,255	243,701,862	244,071,340	243,824,650
Total risk-weighted assets	109,524,612	112,441,828	107,145,080	115,398,931	131,928,894
Exited advanced approach total RWA					

	BHC	Peer # 1	Pct												
<b>Capital Ratios</b>															
Common equity tier 1 capital, column A	14.16	12.18	81	15.34	12.54	86	14.13	12.37	77	14.84	12.35	84	12.70	12.11	70
Common equity tier 1 capital, column B	0	0.26	46	0	0.28	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	15.84	12.88	85	17.33	13.31	90	15.85	13.11	84	16.79	13.08	87	14.40	12.78	76
Tier 1 capital, column B	0	0.31	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	18.78	14.72	90	21.30	15.37	95	18.85	14.91	89	21.40	15.23	94	17.92	14.36	88
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	7.48	9.06	12	8	9.15	17	6.97	8.98	6	7.94	9.13	14	7.79	9.76	7
Supplementary leverage ratio, advanced approaches HCs		6.62		7.56	7.94	50	5.40	6.71	12	7.09	8.72	21	5.72	7.41	5

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>Insurance Activities</b>							
Total insurance underwriting assets .....	0	0	0	0	0		
Total property and casualty assets .....	0	0	0	0	0		
Reinsurance recoverables (P/C) .....							
Total life and health assets .....	0	0	0	0	0		
Reinsurance recoverables (L/H) .....							
Separate account assets (L/H) .....	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity .....	0	0	0	0	0		
Total property and casualty equity .....	0	0	0	0	0		
Total life and health equity .....	0	0	0	0	0		
Total insurance underwriting net income .....	0	0	0	0	0		
Total property and casualty .....	0	0	0	0	0		
Total life and health .....	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C) .....	0	0	0	0	0		
Unearned premiums (P/C) .....	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H) .....	0	0	0	0	0		
Separate account liabilities (L/H) .....	0	0	0	0	0		
Insurance activities revenue .....	1,334	1,487	6,112	6,316	11,913	-10.29	-66.53
Other insurance activities income .....	1,334	1,487	6,112	6,316	11,913	-10.29	-66.53
Insurance and reinsurance underwriting income .....	0	0	0	0	0		
Premiums .....	0	0	0	0	0		
Credit related insurance underwriting .....	0	0	0	0	0		
Other insurance underwriting .....	0	0	0	0	0		
Insurance benefits, losses, expenses .....	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries .....	0	0	0	0	0		
Life insurance assets .....	1,162,010	1,181,743	1,174,848	1,184,520	1,161,783	-1.67	2.27

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Insurance underwriting assets / Consolidated assets .....	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37
Insurance underwriting assets (P/C) / Total insurance underwriting assets ..	50.48			54.39			53.11			53.67			51.47		
Insurance underwriting assets (L/H) / Total insurance underwriting assets ..	49.52			45.61			46.89			46.33			48.53		
Separate account assets (L/H) / Total life assets .....	11.64			12.21			13.40			11.24			7.26		
<hr/>															
Insurance activities revenue / Adjusted operating income .....	0.11	0.38	60	0.13	0.38	61	0.14	0.36	62	0.13	0.41	61	0.24	0.47	67
Premium income / Insurance activities revenue .....	0	3.33	42	0	2.23	43	0	2.76	42	0	2.84	40	0	7.32	37
Credit related premium income / Total premium income .....	37.50			33.33			32.99			38.23			34.91		
Other premium income / Total premium income .....	62.50			66.67			67.01			61.77			65.09		
<hr/>															
Insurance underwriting net income / Consolidated net income .....	0	0.02	45	0	0.02	45	0	0.02	44	0	0.03	44	0	0.08	39
Insurance net income (P/C) / Equity (P/C) .....	25.60			22.15			23.22			15.59			19.86		
Insurance net income (L/H) / Equity (L/H) .....	150.40			3.56			4.49			3.62			5.13		
Insurance benefits, losses, expenses / Insurance premiums .....	2,703.20			1,367.96			927.51			447.82			233.61		

Reinsurance recovery (P/C) / Total assets (P/C) .....	0.07			0.07			0.07			0.07			0.15		
Reinsurance recovery (L/H) / Total assets (L/H) .....	0			0			0			0			0.15		
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses ..	6.52	12.22	30	5.81	11	29	6.74	12	31	5.81	11.03	31	5.92	11.51	30

<b>Broker-Dealer Activities</b>															
Net assets of broker-dealer subsidiaries (\$000) .....	54,279,650			52,280,291			50,194,660			47,083,232			77,202,728		
Net assets of broker-dealer subsidiaries / Consolidated assets .....	23.49	0.46	97	21.06	0.50	97	20.92	0.46	96	19.49	0.75	95	30.99	1.39	95

BHC Name

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## Foreign Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>Foreign Activities</b>					
Total foreign loans and leases	4,121,433	6,233,657	4,463,071	5,565,825	6,478,249
Real estate loans	1,234,374	1,304,349	1,348,505	1,316,859	1,116,376
Commercial and industrial loans	2,754,589	4,048,422	2,755,808	3,954,332	4,854,368
Loans to depository institutions and other banks acceptances	107,001	145,899	330,641	256,778	422,558
Loans to foreign governments and institutions	25,469	734,987	28,117	37,855	48,675
Loans to individuals	0	0	0	1	25,102
Agricultural loans	0	0	0	0	8,650
Other foreign loans	0	0	0	0	2,520
Lease financing receivables	0	0	0	0	0
Debt securities	2,468,674	3,021,178	2,311,882	5,133,569	3,286,001
Interest-bearing bank balances	0	0	0	0	561,046
Total selected foreign assets	6,590,107	9,254,835	6,774,953	10,699,394	10,325,296
Total foreign deposits	5,332,911	7,198,483	4,826,823	5,294,200	4,794,889
Interest-bearing deposits	5,332,911	7,198,483	4,826,823	5,294,200	4,657,811
Non-interest-bearing deposits	0	0	0	0	137,078

	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Yield: Foreign loans	0	0.70	33	0	0.69	33	0	0.66	33	0.04	0.87	64	0.12	1.25	64
Cost: Interest-bearing deposits	0.04	0.14	37	0.03	0.13	40	0.03	0.14	33	0.15	0.42	25	0.80	1.19	40

### Net Losses as a Percent of Foreign Loans by Type

Real estate loans		0.72			0.37			0.20			5.18			27.03	
Commercial and industrial loans		1.62			1.94			0.79			0.64			0.29	
Foreign governments and institutions	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50

### Growth Rates

Net loans and leases	-33.88	10.28	9	-18.52	-6.17	32	-19.81	6.83	21	-14.08	-2.40	26	-10.65	22.48	25
Total selected assets	-28.79	17.19	10	-26.77	-2.56	19	-36.68	9.48	10	3.62	2.04	54	-5.99	12.40	39
Deposits	-25.92	-5.48	20	-17.57	2.95	24	-8.83	0.73	28	10.41	3.46	46	-26.07	10.36	10

BHC Name

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### Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>Activity</b>							
Securitization activities	0	0	0	0	0		-100.00
1-4 family residential loans	0	0	0	0	0		-100.00
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	185,424	1,151,221	204,488	1,444,565	771,826	-83.89	-79.05
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	185,424	1,151,221	204,488	1,444,565	771,826	-83.89	-79.05

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>Activity as a Percent of Total Assets</b>					
Securitization activities	0	0	0	0	0
1-4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Asset-backed commercial paper conduits	0.08	0.46	0.09	0.60	0.31
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0.08	0.46	0.09	0.60	0.31
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					

BHC Name

City/State

## Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>30-89 Days Past Due Securitized Assets</b>							
1-4 family residential loans	0	0	0	0	0		-100.00
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 30-89 days past due securitized assets	0	0	0	0	0		-100.00
<b>90+ Days Past Due Securitized Assets</b>							
1-4 family residential loans	0	0	0	0	0		-100.00
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 90+ days past due securitized assets	0	0	0	0	0		-100.00
Total past due securitized assets	0	0	0	0	0		-100.00
<b>Net Losses on Securitized Assets</b>							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total net losses on securitized assets	0	0	0	0	0		

BHC Name

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### Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
<b>Total Past Due Managed Assets</b>					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
<b>Net Losses on Managed Assets Percent of Total Managed Assets</b>					

BHC Name

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RSSD Number

FR Dist.

Peer #

## Parent Company Income Statement

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change		
						1-Year	5-Year	
<b>Operating Income</b>								
Income from bank subsidiaries .....	18,561	47,688	113,693	212,449	268,567	-61.08	-44.91	
Dividends .....	0	0	0	0	0			
Interest .....	16,380	45,373	105,508	204,659	259,406	-63.90	-41.65	
Management and service fees .....	0	0	0	0	0			
Other income .....	2,181	2,315	8,185	7,790	9,161	-5.79	-61.20	
Income from nonbank subsidiaries .....	2,521	2,000	9,311	7,139	9,693	26.05	-81.62	
Dividends .....	0	0	0	0	0			
Interest .....	1,903	1,232	6,982	2,910	6,040	54.46	-79.52	
Management and service fees .....	0	153	153	1,057	1,054	-100.00	-100.00	
Other income .....	618	615	2,176	3,172	2,599	0.49	-72.93	
Income from subsidiary holding companies .....	34,584	26,253	126,635	110,614	123,848	31.73	411.90	
Dividends .....	0	0	0	0	0			
Interest .....	34,584	26,253	126,635	110,614	123,848	31.73	411.90	
Management and service fees .....	0	0	0	0	0			
Other income .....	0	0	0	0	0			
Total income from subsidiaries .....	55,666	75,941	249,639	330,202	402,108	-26.70	2.77	
Securities gains (losses) .....	0	0	0	0	0			
Other operating income .....	0	0	1	0	0		-100.00	
Total operating income .....	55,666	75,941	249,640	330,202	402,108	-26.70	-7.03	
<b>Operating Expenses</b>								
Personnel expenses .....	0	0	0	0	0		-100.00	
Interest expense .....	72,983	101,426	328,276	422,731	483,553	-28.04	14.23	
Other expenses .....	2,809	2,949	10,596	11,022	11,747	-4.75	-49.14	
Provision for loan and lease losses .....	0	0	0	0	0			
Total operating expenses .....	75,792	104,375	338,872	433,753	495,300	-27.38	1.05	
Income (loss) before taxes .....	-20,126	-28,434	-89,232	-103,551	-93,192			
Applicable income taxes (credit) .....	-7,084	-5,362	-15,532	-19,231	-1,103			
Extraordinary items .....								
Income before undistributed income of subsidiaries .....	-13,042	-23,072	-73,700	-84,320	-92,089			
Equity in undistributed income of subsidiaries .....	200,467	340,339	725,296	-1,030,814	117,388	-41.10	-72.90	
Bank subsidiaries .....	0	0	0	0	0			
Nonbank subsidiaries .....	21,467	2,917	50,418	55,853	58,059	635.93		
Subsidiary holding companies .....	179,000	337,422	674,878	-1,086,667	59,329	-46.95	-75.85	
Net income (loss) .....	187,425	317,267	651,596	-1,115,134	25,299	-40.93	-74.39	
<b>Memoranda</b>								
Bank net income .....	0	0	0	0	0			
Nonbank net income .....	21,467	2,917	50,418	55,853	58,059	635.93		
Subsidiary holding companys' net income .....	179,000	337,422	674,878	-1,086,667	59,329	-46.95	-75.85	

BHC Name

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# Parent Company Balance Sheet

Dollar Amount in Thousands	03/31/2022	% of Total Assets	03/31/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
									1-Year	5-Year
<b>Assets</b>										
Investment in bank subsidiaries .....	6,293	0.02	32,086	0.10	26,105	0.09	47,819	5,046,925	-80.39	-99.84
Common and preferred stock .....	0	0	0	0	0	0	0	0		
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	5,000,000			-100.00
Other receivables .....	6,293	0.02	32,086	0.10	26,105	0.09	47,819	46,925	-80.39	-61.50
Investment in nonbank subsidiaries .....	724,140	2.57	652,044	2.08	708,472	2.42	308,579	98,219	11.06	-59.15
Common and preferred stock .....	223,065	0.79	149,309	0.48	204,989	0.70	147,667	36,478	49.40	1271.61
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	500,000	1.77	500,000	1.59	500,000	1.71	160,000	60,000	0.00	-70.85
Other receivables .....	1,075	0	2,735	0.01	3,483	0.01	912	1,741	-60.69	-97.39
Investment in subsidiary holding companies .....	23,718,124	84.08	23,635,070	75.32	24,718,123	84.33	23,326,976	23,876,957	0.35	-17.04
Common and preferred stock .....	18,196,032	64.50	20,128,600	64.15	19,188,615	65.47	20,449,532	20,998,120	-9.60	-34.40
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	5,500,000	19.50	3,500,000	11.15	5,500,000	18.76	2,850,000	2,850,000	57.14	547.06
Other receivables .....	22,092	0.08	6,470	0.02	29,508	0.10	27,444	28,837	241.45	771.82
<b>Assets Excluding Investment in Subsidiaries</b>										
Net loans and leases .....	0	0	0	0	0	0	0	0		
Securities .....	148,548	0.53	151,216	0.48	176,930	0.60	158,245	143,477	-1.76	
Securities purchased (reverse repos) .....	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution .....	1,992,357	7.06	5,451,428	17.37	2,143,810	7.31	7,387,131	2,384,671	-63.45	-68.86
Cash and due from unrelated depository institution .....	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment .....	0	0	0	0	0	0	0	0		
Intangible assets .....	0	0	0	0	0	0	0	0		
Other assets .....	1,619,481	5.74	1,456,905	4.64	1,537,343	5.24	1,325,262	1,056,649	11.16	121.84
Balance due from subsidiaries and related institutions .....	0	0	0	0	0	0	0	0		
Total assets .....	28,208,943	100.00	31,378,749	100.00	29,310,783	100.00	32,554,012	32,606,898	-10.10	-32.04
<b>Liabilities and Capital</b>										
Deposits .....	0	0	0	0	0	0	0	0		
Securities sold (repos) .....	0	0	0	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less .....	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year .....	0	0	0	0	0	0	0	0		
Subordinated notes and debentures .....	1,000,000	3.54	2,000,000	6.37	1,000,000	3.41	2,850,000	2,850,000	-50.00	-53.03
Other liabilities .....	292,667	1.04	300,327	0.96	314,005	1.07	230,186	249,335	-2.55	-58.64
Balance due to subsidiaries and related institutions .....	9,337,460	33.10	8,115,603	25.86	9,366,566	31.96	8,147,466	8,153,159	15.06	50.99
Total liabilities .....	10,630,127	37.68	10,415,930	33.19	10,680,571	36.44	11,227,652	11,252,494	2.06	17.84
Equity Capital .....	17,578,816	62.32	20,962,819	66.81	18,630,212	63.56	21,326,360	21,354,404	-16.14	-45.89
Perpetual preferred stock (income surplus) .....	1,840,000	6.52	2,240,000	7.14	1,840,000	6.28	2,240,000	2,240,000	-17.86	-52.08
Common stock .....	0	0	0	0	0	0	0	0		
Common surplus .....	33,016,642	117.04	35,150,971	112.02	33,026,276	112.68	35,162,528	35,268,467	-6.07	-24.20
Retained earnings .....	-15,676,271	-55.57	-16,198,025	-51.62	-15,863,697	-54.12	-16,515,293	-15,484,135		
Accumulated other comprehensive income .....	-1,601,555	-5.68	-230,127	-0.73	-372,367	-1.27	439,125	-669,928		
Other equity capital components .....	0	0	0	0	0	0	0	0		
Total liabilities and equity capital .....	28,208,943	100.00	31,378,749	100.00	29,310,783	100.00	32,554,012	32,606,898	-10.10	-32.04
<b>Memoranda</b>										
Loans and advances from bank subsidiaries .....	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries .....	0	0	0	0	0	0	0	0		-100.00
Notes payable to subsidiaries that issued TPS .....	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies .....	1,050,000	3.72	50,000	0.16	1,050,000	3.58	50,000	50,000	2000.00	
Subordinated and long-term debt 1 year or less .....	1,000,000	3.54	50,000	0.16	1,000,000	3.41	50,000	0	1900.00	
Guaranteed loans to banks, nonbanks, and holding companies .....	0	0	0	0	0	0	0	0		

BHC Name

City/State

# Parent Company Analysis—Part 1

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Profitability</b>															
Net income / Average equity capital	4.09	9.94	8	5.99	12.54	6	3.16	11.94	0	-5.18	7.29	6	0.11	9.68	3
Bank net income / Average equity investment in banks		10.44			12.55			11.80			7.45			10.51	
Nonbank net income / Average equity investment in nonbanks	40.12	11.36	88	7.86	12.53	50	29.72	13.12	84	63.54	9.75	96	417.47	7.89	99
Subsidiary HCs net income / Average equity investment in sub HCs	3.83	8.34	21	6.65	11.69	20	3.36	10.11	10	-5.22	7.01	4	0.27	8.55	10
Bank net income / Parent net income	0	97.54	4	0	95.97	4	0	96.79	4		88.16		0	82.22	7
Nonbank net income / Parent net income	11.45	3.43	85	0.92	2.83	54	7.74	3.40	79		3.59		229.49	5.93	99
Subsidiary holding companies' net income / Parent net income	95.50	80.23	55	106.35	65.70	85	103.57	65.35	85		68.34		234.51	74	96
<b>Leverage</b>															
Total liabilities / Equity capital	60.47	16.87	91	49.69	17.74	88	57.33	16.81	90	52.65	20.06	86	52.69	20.43	84
Total debt / Equity capital	5.69	11.65	41	9.54	11.90	55	5.37	11.71	38	13.36	14.41	64	13.35	14.31	67
Total debt + notes payable to subs that issued TPS / Equity capital	5.69	13.71	29	9.54	14.30	42	5.37	13.63	29	13.36	16.67	55	13.35	16.36	63
Total debt + Loans guaranteed for affiliate / Equity capital	5.69	11.72	41	9.54	12.02	54	5.37	11.77	37	13.36	14.68	63	13.35	14.56	66
Total debt / Equity capital – excess over fair value	5.69	11.75	41	9.54	12	55	5.37	11.81	38	13.36	14.52	64	13.35	14.51	67
Long-term debt / Equity capital	5.69	11.08	41	9.54	11.33	55	5.37	10.95	38	13.36	13.56	65	13.35	13.04	67
Short-term debt / Equity capital	0	0.49	40	0	0.52	41	0	0.57	38	0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital	5.69	0.08	96	0.24	0.04	90	5.37	0.06	96	0.23	0.06	87	0	0.05	40
Excess cost over fair value / Equity capital	0	0.07	41	0	0.10	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt	5.79	40.81	23	10.09	35.48	29	5.47	39.86	22	12.66	34.67	29	11.39	28.44	34
<b>Double Leverage</b>															
Equity investment in subs / Equity capital	104.78	103.47	61	96.73	102.85	17	104.10	103.22	61	96.58	102.81	16	98.50	103.22	20
Total investment in subs / Equity capital	139.08	108.45	91	116.01	108.21	84	136.62	108.40	90	111.05	110.16	75	135.91	111.07	85
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X)	1.12	0.38	80	-0.54	0.22	9	1.17	0.29	87		0.47		-12.64	0.36	0
Equity investment in subs – equity cap / Net income-div (X)	1.12	1.31	58		0.74		1.47	1.05	73		1.82			1.22	
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends	82.79	129.62	32	74.17	111.20	32	56.28	152.85	11	61.25	136.59	10	63.32	177.68	8
Cash from ops + noncash items + op expense / Op expense + dividend	-1,386.57	125.04	0	-297.60	98.58	2	-328.38	154.48	0	22.69	147.24	3	-93.52	190.27	2
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	-99.83	98.29	7	-102.82	85.35	6	-138.97	98.54	3	1,253.30	134.08	99	195.56	116.34	90
Pretax operating income + interest expense / Interest expense	72.42	2,251.18	27	71.97	1,142.88	29	72.82	1,835.33	8	75.50	2,016.32	7	80.73	1,968.54	7
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	72.42	1,728.15	25	71.97	1,357.31	25	72.82	1,770.77	7	75.50	1,539.23	7	80.73	1,632.83	6
Dividends + interest from subsidiaries / Interest expense + dividends	72.44	145.40	29	68.31	117.86	33	51.92	174.12	10	56.87	150.43	12	62.28	210.80	7
Fees + other income from subsidiaries / Salary + other expenses	99.64	9.52	96	104.54	13.36	96	99.23	11.92	96	109.05	13.95	97	109.08	16.52	95
Net income / Current part of long-term debt + preferred dividends (X)	0.19	20.52	6	5.74	33.13	21	0.58	47.61	6		35.64		0.18	57.11	1
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets	7.22	3.42	77	17.54	3.97	94	7.51	3.44	77	22.93	3.85	97	7.55	2.64	81
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due		0.24			0.05			0.17			0.10			0.04	
Nonaccrual		0.75			1.22			0.92			1.03			0.54	
Total		1			1.27			1.09			1.13			0.58	
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0.10	46
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries	24.78	1.70	94	22.27	1.80	94	22.11	1.76	94	20.80	2.66	89	32.46	5.62	90
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	0	0.05	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

## Parent Company Analysis—Part 2

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....		64.91			74.87			66.37			81.10			57.84	
Dividends declared / Net income .....	0	33.46	4	1.65	23.13	14	20.30	28.27	33		42.29		559.43	33.08	99
Net income – dividends / Average equity.....	4.09	6.76	25	5.89	9.52	26	2.52	8.62	3	-5.82	4.14	6	-0.52	6.46	4
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....		124.34		0	101.14	15	0	155.92	7	0	132.17	7	0	178.13	9
Dividends from nonbank subsidiaries .....		1.65		0	3.28	30	0	4.90	22	0	3.41	23	0	7.53	19
Dividends from subsidiary holding companies.....		3.24		0	4.75	46	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries .....		153.16		0	128.99	8	0	203.53	2	0	174.85	2	0	260.40	2
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....		43.39			30.63			45.96			60.28			66.55	
Interest income from bank subsidiaries.....		0.15			0.12			0.11			0.36			0.54	
Management and service fees from bank subsidiaries .....		0.75			1.08			0.88			1.47			1.55	
Other income from bank subsidiaries.....		0			0			0			0			0	
Operating income from bank subsidiaries .....		49.34			33.49			51.33			62.88			69.36	
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....	0	31.46	24	0	47.24	21	0	62.63	8	0	56.39	15	0	82.95	12
Interest income from nonbank subsidiaries.....	8.86	2.20	87	42.24	2.80	94	13.85	2.44	89	5.21	7.38	76	10.40	20.25	70
Management and service fees from nonbank subsidiaries .....	0	0.46	41	5.25	0.53	90	0.30	0.37	84	1.89	0.86	85	1.82	1.92	83
Other income from nonbank subsidiaries.....	2.88	0.06	94	21.08	0.09	96	4.32	0.07	96	5.68	0.16	95	4.48	1.06	88
Operating income from nonbank subsidiaries .....	11.74	39.06	53	68.56	69.48	65	18.47	87.22	26	12.78	79.84	27	16.70	150.41	19
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....	0	117.80	22	0	28.44	27	0	38.10	20		43.51		0	61.23	17
Interest income from subsidiary holding companies.....	19.32	11.88	77	7.78	6.44	75	18.76	5.26	80		8.40		208.75	6.54	96
Management and service fees from subsidiary holding companies.....	0	0.52	47	0	0.37	45	0	0.73	42		0.44		0	0.36	46
Other income from subsidiary holding companies.....	0	-3.33	52	0	-1.46	52	0	-0.40	50		0.01		0	0.29	44
Operating income from subsidiary holding companies.....	19.32	126.86	33	7.78	34.47	40	18.76	58.37	30		55.20		208.75	76.49	96
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	0	60.28	15	0	58.57	15	0	74.16	7	0	69.76	8	0	67.32	10
Interest income from bank subsidiaries.....	29.43	1.04	94	59.75	0.72	97	42.26	0.23	98	61.98	0.63	98	64.51	0.80	98
Management and service fees from bank subsidiaries .....	0	1.48	38	0	4.11	36	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries.....	3.92	0.01	96	3.05	0.02	96	3.28	0.02	97	2.36	0.04	96	2.28	0.03	95
Operating income from bank subsidiaries .....	33.34	73.91	24	62.80	71.70	29	45.54	83.13	18	64.34	82.20	20	66.79	78.80	23
Dividends from nonbank subsidiaries .....	0	4.30	30	0	5.32	29	0	3.07	21	0	1.95	23	0	2.65	19
Interest income from nonbank subsidiaries.....	3.42	0.21	92	1.62	0.82	88	2.80	0.18	92	0.88	0.73	84	1.50	1.19	83
Management and service fees from nonbank subsidiaries .....	0	0.01	43	0.20	0.05	91	0.06	0.01	89	0.32	0.02	92	0.26	0.06	90
Other income from nonbank subsidiaries.....	1.11	0	97	0.81	0.01	94	0.87	0.01	95	0.96	0.01	95	0.65	0.04	92
Operating income from nonbank subsidiaries .....	4.53	6.88	78	2.63	10.59	66	3.73	4.67	73	2.16	4.70	64	2.41	7.29	63
Dividends from subsidiary holding companies.....	0	1.52	46	0	1.03	46	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies.....	62.13	0.01	97	34.57	0.13	96	50.73	0.01	98	33.50	0.11	96	30.80	0.20	98
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	62.13	3.73	91	34.57	2.35	91	50.73	3.91	90	33.50	4.56	89	30.80	6.08	86
Loans and advances from subsidiaries / Short term debt.....		225.56			142.34			158.10			135.13			83.37	
Loans and advances from subsidiaries / Total debt .....	105	28.43	89	2.50	29.59	32	105	26.38	91	1.75	27.08	29	1.75	28.33	32